

# Exhibit “F”

DC Civil BK06345 PG1060

CAUSE NO. D-1-GV-06-2137

THE STATE OF TEXAS,  
*Plaintiff,*

v.

INTERNATIONAL FIDELITY & SURETY,  
LTD., ICM GROUP, L.L.C., and  
MELANIE GRUNWALD,  
*Defendants.*

§ IN THE DISTRICT COURT OF  
§  
§  
§  
§ TRAVIS COUNTY, TEXAS  
§  
§  
§  
§ 250<sup>TH</sup> JUDICIAL DISTRICT  
§

Filed in the Court  
of Travis County  
DEC 11 2006  
At  
2:09 PM  
Aracela Rodriguez-Walton, Clerk

**ORDER OF PERMANENT INJUNCTION**  
**AGAINST DEFENDANTS**  
**INTERNATIONAL FIDELITY & SURETY, LTD.,**  
**ICM GROUP, L.L.C., and MELANIE GRUNWALD**

After reviewing all of the evidence before it, the Court grants Plaintiff's Request for Permanent Injunction.

**Findings**

The Court finds there is evidence that Defendants are in violation of Chapter 101 of the Insurance Code and/or threatening to violate Chapter 101 of the Insurance Code and that Defendants International Fidelity & Surety, Ltd., ICM Group, L.L.C., and Melanie Grunwald are not authorized to engage in the business of insurance in Texas. Accordingly, the Court finds that injunctive relief pursuant to section 101.105(b) of the Texas Insurance Code is appropriate.

**Permanent Injunction**

The Court ORDERS the following:

Defendants **International Fidelity & Surety, Ltd., ICM Group, L.L.C. and Melanie Grunwald** are hereby enjoined from engaging in the business of insurance in Texas, specifically:

- (a) Making or proposing to make, as an insurer, an insurance contract;



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- (b) Making or proposing to make, as guarantor or surety, a guaranty or surety contract as a vocation and not merely incidental to another legitimate business or activity of the guarantor or surety;
- (c) Taking or receiving an insurance application;
- (d) Receiving or collecting any consideration for insurance, including:
  - (1) a premium;
  - (2) a commission;
  - (3) a membership fee;
  - (4) an assessment; or
  - (5) dues;
- (e) Issuing or delivering an insurance contract to:
  - (1) a resident of Texas; or
  - (2) a person authorized to do business in Texas;
- (f) Directly or indirectly acting as an agent for or otherwise representing or assisting an insurer or person in:
  - (1) soliciting, negotiating, procuring, or effectuating insurance or a renewal of insurance;
  - (2) disseminating information relating to coverage or rates;
  - (3) forwarding an insurance application;
  - (4) delivering an insurance policy or contract;
  - (5) inspecting a risk;
  - (6) setting a rate;
  - (7) investigating or adjusting a claim or loss;
  - (8) transacting a matter after the effectuation of the contract that arises out of the contract; or
  - (9) representing or assisting an insurer or person in any other manner in the transaction of insurance with respect to a subject of insurance that is resident, located, or to be performed in Texas;
- (g) Contracting in Texas indemnification or expense reimbursement for a medical expense by direct payment, reimbursement, or otherwise to a person domiciled in this state or for a risk located in Texas, whether as an insurer, agent, administrator, trust, or funding mechanism or by another method;
- (h) Doing any kind of insurance business specifically recognized as constituting insurance business within the meaning of statutes relating to insurance;
- (i) Doing or proposing to do any insurance business that is in substance equivalent to conduct described in the above (a) - (h) in a manner designed to evade statutes relating to insurance;

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- (j) Any other transaction of business in this state by an insurer; and
- (k) Any act described above that occurs in Texas and affects a person in another state or jurisdiction.

**Other Orders**

It is therefore ORDERED by this Court that the Clerk of this Court shall issue a Permanent Injunction against Defendants as provided above. The Court hereby authorizes any person not less than eighteen years of age, who is not a party to or interested in the outcome of this suit, to serve citation and writ of permanent injunction on the Defendants named herein.

It is further ORDERED that no bond is required of the State of Texas and this Permanent Injunction shall issue and be effective immediately.

It is further ORDERED that this Permanent Injunction here and now granted shall continue in effect by Order of this Court.

SIGNED at 2 o'clock p M., in Travis County, Texas on this the 11<sup>th</sup> day of December, 2006.

544 Y. L.  
DISTRICT JUDGE PRESIDING

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APPROVED AS TO FORM AND SUBSTANCE:



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