

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO.: 14452-AG15-1005-258

IN THE MATTER OF: )

Express ACA )  
Respondent )

605 Lincoln Rd Ste 250 )  
Miami Beach, FL 33139 )

License Number: 1001770 )

Type of Action: Enforcement )

**FILED**

OCT 16 2015

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINDINGS OF FACT AND SUSPENSION ORDER**

WHEREAS, Express ACA (“Respondent”) is a nonresident insurance producer organization under license # 1001770.

WHEREAS, Indiana Code 27-1-15.6-12(g) states that a licensed producer must furnish the commissioner with a full and complete report listing each insurer with which the licensee has held an appointment during the year preceding within ten (10) days of a request.

WHEREAS, on August 18, 2015, the Commissioner of the Indiana Department of Insurance (“Commissioner”) mailed Respondent a certified letter requesting a list of appointments.

WHEREAS, on September 23, 2015, certified mail article # 91 7190 0005 2720 0047 7894 was returned by the United States Postal Service (“USPS”) marked as return to sender because it was unclaimed.

WHEREAS, on September 23, 2015, the Commissioner resent the August 18, 2015 request for a list of appointments to Respondent via email to the email address info@expressaca.com, which is on record for Respondent.

WHEREAS, the September 23, 2015 email included a request for a "delivery receipt". A delivery receipt was received by the Department that same day, indicating that the email to Respondent was successfully delivered.

WHEREAS, Respondent has failed to provide a list of appointments within ten (10) days as required under Indiana Code 27-1-15.6-12(g).

WHEREAS, Indiana Code 27-1-15.6-12(h) provides that the commissioner may, without a hearing and in his sole discretion, suspend any insurance license held by the licensee in the event that the licensee fails to remit the list of appointments within ten (10) days.

IT IS THEREFORE ORDERED BY THE COMMISSIONER that Respondent's license number 1001770 is hereby suspended, effective immediately, and will remain suspended until Respondent submits the list of appointments requested by the Commissioner.

ALL OF WHICH IS ORDERED the 16 day of October, 2015.

  
Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

**Certified Mail Receipt Number: 91 7190 0005 2720 0050 0547**

Copies to:

Express ACA  
605 Lincoln Rd, Ste 250  
Miami Beach, FL 33139

Calla Dain, Investigator  
Indiana Department of Insurance  
311 West Washington St. #103  
Indianapolis, IN 46204-2787