

STATE OF INDIANA)
)
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER of INSURANCE

CAUSE NO.: 18998-AG20-0108-007

IN THE MATTER OF:)

Aaron Louis Byrne)
9401 Williamsburg Plaza, Suite 100,)
Louisville, KY 40245)

Respondent.)

Type of Agency Action: Enforcement)

No License)

FILED

JAN 31 2020

STATE OF INDIANA
DEPT. OF INSURANCE

**ORDER GRANTING
EMERGENCY CEASE AND DESIST ORDER**

The Commissioner of the Indiana Department of Insurance (“Commissioner”), having reviewed the Enforcement Division’s Motion for Emergency Cease and Desist Order, and being otherwise duly advised, and now finds as follows:

FINDINGS OF FACT

1. The Department of Insurance (“Department”) is authorized to regulate the practice of insurers and producers in Indiana under Indiana Code § 27-1 *et seq.*
2. Aaron Louis Byrne (“Respondent”) does not hold any license or other authorization required by law to engage in the business of insurance in the State of Indiana.
3. The Department has obtained substantial credible evidence that Respondent has engaged in selling, soliciting, and negotiating insurance in Indiana on behalf of Humana Insurance Company.

4. Respondent's conduct in engaging in the unlicensed selling, soliciting, and negotiating of insurance is a violation of Indiana Insurance law and is harmful to consumers.
5. Conclusions of Law that are properly stated as Findings of Fact are incorporated herein.

CONCLUSIONS OF LAW

1. An emergency exists in that Respondent, an unlicensed individual, is selling, soliciting, and negotiating insurance and holding himself out to be licensed insurance agent in Indiana, in violation of Indiana Code § 27-1-15.6-3, which states that a person shall not sell, solicit, or negotiate insurance in Indiana for any class or classes of insurance unless the person is licensed for that line of authority.
2. In an emergency, the Commissioner may issue appropriate orders without notice or an evidentiary proceeding under Indiana Code § 4-21.5-4-2(a) and this Emergency Order is issued pursuant to that.
3. This Emergency Order also satisfies the requirements of Indiana Code § 4-21.5-4-2(b).
4. Conclusions of Law that are properly stated as Findings of Fact are incorporated herein.

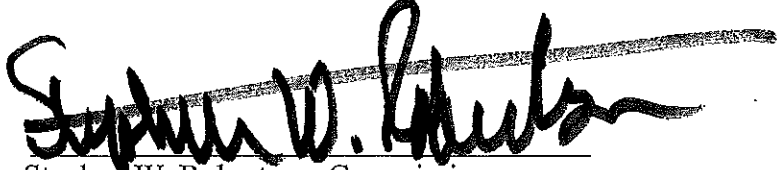
ORDER

It is **ORDERED** that Respondent, Aaron Louis Byrne, must immediately cease and desist from selling, soliciting, and negotiating insurance in Indiana without a license. This Order shall remain in effect as allowed by Indiana Code § 4-21.5-4-5(3).

Under Indiana Code § 4-21.5-4-3, this Emergency Order is effective when issued. **Respondent has the right to request a hearing on this Emergency Order by filing a request for a hearing**, and if requested, an evidentiary hearing will be set on the matter as soon as practicable pursuant to Indiana Code § 4-21.5-4-4.

1-31-2020

Dated


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution to:

Victoria Hastings, Attorney
ATTN: Dennis Wood, Supervising Investigator
Indiana Department of Insurance
311 West Washington St. #103
Indianapolis, IN 46204-2787

Aaron Louis Byrne
9401 Williamsburg Plaza, Suite 100,
Louisville, KY 40245

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STATE OF INDIANA
DEPT. OF INSURANCE

MOTION FOR EMERGENCY CEASE AND DESIST ORDER


Comes now the Enforcement Division of the Indiana Department of Insurance (“Department”) and files its Motion for an Emergency Cease and Desist Order against Aaron Louis Byrne (“Respondent”) and states:

1. Respondent is employed as an insurance agent on behalf of Humana Insurance Company (“Humana”) in Kentucky.
2. Humana possess a certificate of authority to sell insurance in Indiana.
3. Respondent is not listed, and has not been previously listed, in the Department’s database as a licensed insurance producer.
4. The Department has received notification from Humana that Respondent has solicited, negotiated, and sold insurance to an Indiana consumer without a license.
5. Indiana Code § 27-1-15.6-3 is an insurance law which states a person shall not sell, solicit, or negotiate insurance in Indiana for any class or classes of insurance unless the person is licensed for that line of authority.

6. Indiana Code § 4-21.5-4-1(1) allows an agency to conduct proceedings if an emergency exists.
7. An emergency exists in that Respondent, an unlicensed individual, is actively selling, soliciting, and negotiating insurance in Indiana, which violates an Indiana Insurance law and is harmful to Indiana consumers.

WHEREFORE, the Enforcement Division requests that the Commissioner issue an Emergency Cease and Desist Order against Respondent under Indiana Code § 4-21.5-4-2(a)(1), and for all other necessary and proper relief.

Respectfully requested,



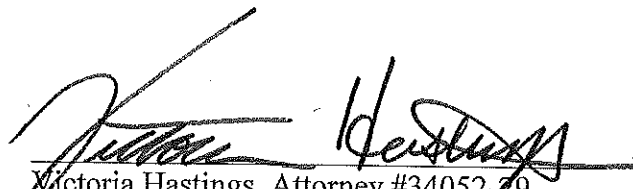
Victoria Hastings, Attorney #34052-29
Enforcement Division
Indiana Department of Insurance

Indiana Department of Insurance
Enforcement Division
311 West Washington Street, Suite 103
Indianapolis, Indiana 46204-2787
Telephone: (317) 232-5312
Facsimile: (317) 232-5251

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing has been served upon Respondent at the address listed below by United States first class mail, the same day as filing.

Aaron Louis Byrne
9401 Williamsburg Plaza, Suite 100,
Louisville, KY 40245



Victoria Hastings, Attorney #34052-29
Enforcement Division