

STATE OF INDIANA )  
 ) SS:  
 COUNTY OF MARION )  
 IN THE MATTER OF: )  
 )  
 Anuj Desai )  
 10969 Hawthorne Pass Lane )  
 Dayton, OH 45458 )  
 )  
 Respondent. )  
 )  
 Type of Agency Action: Enforcement )  
 )  
 License: 3342834 )

BEFORE THE INDIANA  
 COMMISSIONER OF INSURANCE

CAUSE NO.: 20709-AG21-1122-220

**FILED**  
**SEP 02 2022**  
 STATE OF INDIANA  
 DEPT. OF INSURANCE

**FINAL ORDER**

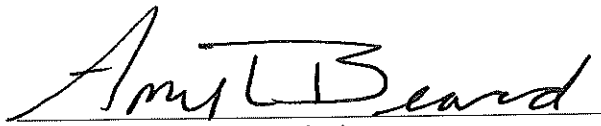
The Enforcement Division of the Indiana Department of Insurance (“Department”), by counsel, Samantha Aldridge, and Anuj Desai (“Respondent”), a nonresident producer, signed an Agreed Entry which purports to resolve all issues involved in the above-captioned cause number, and which has been submitted to the Commissioner of the Indiana Department of Insurance (“Commissioner”) for approval.

The Commissioner, after reviewing the Agreed Entry, which reinstates Respondent’s nonresident producer license on a probationary basis for two (2) years, during which time Respondent will be required to submit a list of appointments to the Department every six (6) months and imposes a \$250 civil penalty due to Respondents termination for cause for providing customers false premium information, finds it has been entered into fairly and without fraud, duress or undue influence, and it is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry, attached, as if fully set forth herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

**IT IS THEREFORE ORDERED** by the Commissioner as follows:

1. Respondent's nonresident insurance producer license shall be reinstated and placed on probation for a period of two (2) years, beginning the date the Commissioner signs this Final Order.
2. During the probationary period, Respondent shall submit a current list of appointments to the Department every six (6) months from the date of this Final Order via email at: Enforcement@idoi.in.gov.
3. Respondent shall pay a civil penalty in the amount of two hundred fifty dollars (\$250) due within 30 days of the Commissioner signing this Final Order.
4. During the probationary period, any violations of Title 27 of the Indiana Code will result in the Department seeking immediate revocation of Respondent's license.
5. This final order is issued under Ind. Code § 4-21.5-3-34(d) and must be filed in the administrative proceeding within thirty (30) days. The administrative proceeding related to this final order will remain open until closed by the administrative law judge.

9/2/22  
Dated

  
Amy L. Beard, Commissioner  
Indiana Department of Insurance

Distribution: Samantha Aldridge, Attorney  
ATTN: Gina Davies, Sr. Investigator  
INDIANA DEPARTMENT OF INSURANCE  
311 West Washington Street, Suite 103  
Indianapolis, Indiana 46204-2787

Anuj Desai  
10969 Hawthorne Pass Lane  
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DEPT. OF INSURANCE

**AGREED ENTRY**

This Agreed Entry is executed by and between the Enforcement Division of the Indiana Department of Insurance (“Department”), by counsel, Samantha Aldridge, and Anuj Desai (“Respondent”), to resolve all issues in the above-captioned cause number. This Agreed Entry is subject to the review and approval of Amy L. Beard, Commissioner of the Indiana Department of Insurance (“Commissioner”).

WHEREAS, Respondent has held a resident producer license number 3342834 since May 29, 2018;

WHEREAS, on June 3, 2021, Respondent was terminated for cause by MetLife Insurance Company due to providing customers quotes with false premium information;

WHEREAS, Respondent admitted to the above actions;

WHEREAS, on July 31, 2022, Respondent’s nonresident license expired;

WHEREAS, on June 14, 2022, an Administrative Order and Notice of Nonrenewal of License was issued by the IDOI.

WHEREAS, on June 21, 2022, Respondent submitted an appeal to the Nonrenewal Order and a hearing was scheduled;

WHEREAS, on July 14, 2022, Respondent was offered and accepted an Agreed Entry;

WHEREAS, Indiana Code § 27-1-15.6-12(b)(8) states, in part, that the Commissioner may place an insurance producer on probation and levy a civil penalty for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere;

WHEREAS, Indiana Code § 27-1-15.6-12(b)(2)(A), provides in part, that the Commissioner may place an insurance producer on probation and levy a civil penalty for violating an insurance law.

WHEREAS, Indiana Code § 27-1-15.6-12(b)(7), provides, in part, that the Commissioner may place an insurance producer on probation and levy a civil penalty for admitting to having committed an unfair trade practice or fraud in the business of insurance.

WHEREAS, the Department and Respondent (collectively, the "Parties") desire to resolve this matter without the necessity of a hearing.

IT IS, THEREFORE, NOW AGREED by and between the Parties as follows:

1. The Commissioner has jurisdiction over the subject matter and the Parties to this Agreed Entry.
2. In order to avoid formal litigation in this matter, Respondent has determined that it is in his best interests to enter into this Agreed Entry. As such, Respondent acknowledges that he executes this Agreed Entry with full realization of its contents and effects.

3. This Agreed Entry is executed knowingly, voluntarily, and freely by the Parties.  
The Parties agree that the terms of this Agreed Entry constitute final resolution of this matter.
4. Respondent knowingly, voluntarily, and freely waives the right to a public hearing on this matter, including the right to appear in person before the Commissioner, present evidence, cross-examine witnesses, and present arguments.
5. Respondent knowingly, voluntarily, and freely waives the right to judicial review of this matter or otherwise appeal or challenge the validity of this Agreed Entry.
6. Respondent knowingly, voluntarily, and freely waives, releases, and forever discharges all claims or challenges, known or unknown, against the Department, its Commissioner, employees, agents, and representatives, in their individual and official capacities, that arise out of or are related to the Agreed Entry or Final Order, including but not limited to any act or omission as part of the underlying audit, investigation, negotiation, or approval process.
7. Respondent shall pay a civil penalty in the amount of two hundred fifty dollars (\$250) to the Department within thirty (30) days after the Commissioner signs the Final Order adopting this Agreed Entry. Failure to pay the civil penalty may result in the Department taking an administrative action against Respondent's resident producer license.
8. Respondent's resident producer license shall be reinstated, and Respondent shall be placed on probation for a period of two (2) years, during which time any violations of Title 27 of the Indiana Code will result in the Department seeking immediate revocation of Respondent's license. During the probationary period, Respondent

shall submit a current list of appointments to the Department every six (6) months from the date of the Final Order via email at: [Enforcement@idoi.in.gov](mailto:Enforcement@idoi.in.gov).

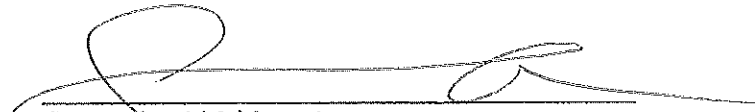
9. Respondent has carefully read and examined this Agreed Entry and fully understands its terms.
10. Respondent has had the opportunity to have this Agreed Entry reviewed by legal counsel of his choosing, at his own expense, and is aware of the benefits gained and obligations incurred by the execution of this Agreed Entry. Respondent understands and agrees that the Department cannot give him legal advice.
11. Respondent has entered into this Agreed Entry knowingly, voluntarily, and freely, and has not been subject to duress, coercion, threat, or undue influence.
12. This Agreed Entry constitutes the entire agreement between the Parties, and no other promises or agreements, express or implied, have been made by the Department or by any employee, director, agent, or other representative thereof to induce Respondent to enter this Agreed Entry.
13. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full satisfaction of this matter and warrants and represents that so long as Respondent complies with the terms of this Agreed Entry, the Department will not bring any further action against Respondent based on the facts that gave rise to this Agreed Entry.
14. In the event the Department finds there has been a breach of any of the provisions of this Agreed Entry, the Department may reopen this matter and pursue alternative action pursuant to Indiana Code § 27-1-15.6-12.

15. Respondent waives any applicable statute of limitations for purposes of any enforcement of the terms and conditions of this Agreed Entry.
16. Respondent acknowledges that this Agreed Entry may be admitted into evidence in any judicial or administrative proceeding against Respondent to enforce the terms and conditions contained herein.
17. Respondent understands that this Agreed Entry resolves only the matter pending with the Department and does not affect any criminal prosecution or civil litigation that may be pending or hereinafter commence against Respondent.
18. This Agreed Entry does not in any way affect the Department's authority in future audits, investigations, examinations, negotiations, or other complaints involving Respondent.
19. It is expressly understood that this Agreed Entry is subject to the Commissioner's acceptance and has no force or effect until such acceptance is evidenced by the entry of a Final Order by the Commissioner.
20. Should this Agreed Entry not be accepted by the Commissioner, it is agreed that presentation to, and consideration of this Agreed Entry by the Commissioner, shall not unfairly or illegally prejudice the Commissioner or Respondent from further participation in or resolution of these proceedings.
21. If this Agreed Entry is accepted by the Commissioner, it will become part of Respondent's permanent record and may be considered in future actions brought by the Department or any other regulator against Respondent. It is further understood that, if accepted by the Commissioner, this Agreed Entry and resulting Final Order are public records pursuant to Indiana Code § 4-21.5-3-32 that may not

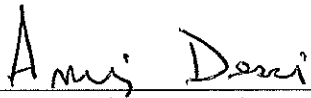
be sealed or otherwise withheld from the public and may be reported to the National Association of Insurance Commissioners and published on the Department's website as required.

22. Respondent acknowledges that this is an Administrative Action he may be required to report to other jurisdictions in which he is licensed and on future licensing applications.

8/11/2022  
Date Signed

  
\_\_\_\_\_  
Samantha Aldridge, Attorney  
Indiana Department of Insurance

8-9-2022  
Date Signed

  
\_\_\_\_\_  
Anuj Desai, Respondent



STATE OF OHIO )  
 ) SS:  
COUNTY OF Montgomery )

Before me a Notary Public for Montgomery County, State of Ohio,  
personally appeared Anuj Desai, and being first duly sworn by me upon <sup>HIS</sup> ~~her~~ oath, says that the  
facts alleged in the foregoing instrument are true.

Signed and sealed this 9<sup>th</sup> day of August, 2022.



Jason Emory Gott  
Notary Public, State of Ohio  
My Commission Expires 01/28/2026

Jason Gott  
Notary Signature

Jason Gott  
Notary Printed

My Commission expires: 01/28/2026

County of Residence: Montgomery