

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO: 21634-AG22-1118-204

IN THE MATTER OF:)

Keith Hylor)
5659 Rio Vista Dr.)
Clearwater, FL 33760)

Respondent.)

Type of Agency Action: Enforcement)

License Number: 954296)

FILED
DEC 29 2022
STATE OF INDIANA
DEPT. OF INSURANCE

ADMINISTRATIVE ORDER
NOTICE OF NONRENEWAL OF LICENSE


The Indiana Department of Insurance (“Department”), pursuant to the Indiana Administrative Orders and Procedures Act, Indiana Code § 4-21.5-1 *et seq.*, and Indiana Code § 27-1-15.6-12, hereby gives notice to Keith Hylor (“Respondent”) of the following Administrative Order:

1. Respondent is a licensed nonresident insurance producer holding license number 954296 (“Respondent’s license”) since May 21, 2014.
2. Respondent’s license expired on November 30, 2022.
3. On or about July 11, 2022, the Department received notice from Humana that Respondent was terminated for cause on December 13, 2021 due to coercive practices during enrollment of a member determined to be of unsound mind.
4. Indiana Code § 27-1-15.6-12(b)(2)(A) states, in part, that the Commissioner may refuse to renew an insurance producer’s license for violating an insurance law.

5. Indiana Code § 27-1-15.6-12(b)(8) states, in part, that the Commissioner may refuse to renew an insurance producer's license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.
6. Indiana Code § 27-1-15.6-12(d) provides that when the Commissioner refuses to renew a license, the Commissioner shall notify the Respondent, in writing, of the reasons for the nonrenewal. This Order serves as that notice.
7. The Commissioner further notifies Respondent that, pursuant to Indiana Code § 27-1-15.6-12(d), Respondent may, within sixty-three (63) days of the mailing of this Order, make a written demand upon the Commissioner for a hearing to determine the reasonableness of this action. Such a hearing shall be held within thirty (30) days from the date of receipt of Respondent's written demand.
8. This is considered an administrative action by the Indiana department of Insurance. If you choose to appeal this administrative action, please follow the aforementioned instructions. Subsequently, after the Department has received your written request for a hearing, the State of Indiana Office of Administrative Law Proceedings ("OALP") will assign an administrative law judge to preside over this matter, and you will receive more information from OALP to begin the administrative process.

WHEREFORE, based on the foregoing, the Commissioner of Insurance hereby notifies Respondent that **Respondent's license shall not be renewed** due to Respondent's coercive enrollment practices.

12/29/2022
Date Signed



Amy L. Beard, Commissioner
Indiana Department of Insurance

Distribution:

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Keith Hylor
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