

STATE OF OHIO
DEPARTMENT OF INSURANCE
50 WEST TOWN STREET
3RD FLOOR, SUITE 300
COLUMBUS, OHIO 43215

In the Matter of:	:	
STEVEN HALM	:	
NPN: 17535783	:	JUDITH L. FRENCH
TO BE LICENSED AS A RESIDENT	:	Superintendent/Director
INSURANCE AGENT	:	
	:	

NOTICE OF OPPORTUNITY FOR HEARING

The Ohio Department of Insurance (“Department”), by and through the Superintendent, is charged with the responsibility of administering and enforcing Title 39 of the Ohio Revised Code (“R.C.”) and the associated rules and regulations.

Steven Halm (“Halm”) is currently licensed as a resident insurance agent in the State of Ohio. The Department, on behalf of the Superintendent, conducted an investigation into Halm’s activities. As a result of that investigation, the Department alleges that Halm violated the laws and regulations of this State and that he is not suitable to be licensed as an insurance agent in the State of Ohio.

In accordance with R.C. Chapter 119 and Title 39, Halm is notified that the Superintendent intends to decide whether to revoke his license as an insurance agent in the State of Ohio or impose any other sanction authorized by R.C. 3905.14(E) and (G), including civil penalties or administrative costs. The grounds for such action are alleged below.

COUNT ONE

On or about November 8, 2020, Halm impersonated an individual, “C.D.”, on a phone call to American Income Life Insurance Company (“AIL”). Halm instructed the AIL representative to terminate automatic billing and bank draft for C.D.’s existing AIL policies during that phone call.

R.C. 3905.14(B)(9) provides that the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance agent for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility, in the conduct of business in this state or elsewhere.

COUNT TWO

On or about March 29, 2021, Halm impersonated an individual, “G.H.”, on a phone call to AIL. Halm instructed the AIL representative to cancel several existing AIL policies for G.H. and G.H’s wife during that phone call.

R.C. 3905.14(B)(9) provides that the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance agent for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility, in the conduct of business in this state or elsewhere.

COUNT THREE

On or about January 25, 2022, Halm impersonated an individual, “D.K.”, on a phone call to AIL. Halm instructed the AIL representative to terminate automatic billing and bank draft for D.K.’s existing AIL policies during that phone call.

R.C. 3905.14(B)(9) provides that the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance agent for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility, in the conduct of business in this state or elsewhere.

COUNT FOUR

On or about March 3, 2017, Halm submitted an application for a life insurance policy to Forester’s Financial for an individual, “R.C.”, without indicating that the new life insurance contract was a replacement, as defined in Ohio Administrative Code (“Ohio Adm.Code”) 3901-6-05(D)(10), or following the applicable procedure related to replacements stated in Ohio Adm.Code 3901-6-05(E).

R.C. 3905.14(B)(2) provides that the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance agent for violating or failing to comply with any insurance law, rule, subpoena, consent agreement, or order of the Superintendent.

COUNT FIVE

On or about July 10, 2019, Halm submitted an application for a life insurance policy to Forester’s Financial for an individual, “S.S.”, without indicating that the new life insurance contract was a replacement, as defined in Ohio Adm.Code 3901-6-05(D)(10), or following the applicable procedure related to replacements stated in Ohio Adm.Code 3901-6-05(E).

R.C. 3905.14(B)(2) provides that the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance agent for violating or failing to comply with any insurance law, rule, subpoena, consent agreement, or order of the Superintendent.

COUNT SIX

On or about August 11, 2020, Halm submitted an application for a life insurance policy to Forester’s Financial for an individual, “S.M.”, without indicating that the new life insurance contract was a replacement, as defined in Ohio Adm.Code 3901-6-05(D)(10), or following the applicable procedure related to replacements stated in Ohio Adm.Code 3901-6-05(E).

R.C. 3905.14(B)(2) provides that the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance agent for violating or failing to comply with any insurance law, rule, subpoena, consent agreement, or order of the Superintendent.

COUNT SEVEN

On or about October 9, 2020, Halm submitted an application for a life insurance policy to Mutual of Omaha for an individual, "C.D.", without indicating that the new life insurance contract was a replacement, as defined in Ohio Adm.Code 3901-6-05(D)(10), or following the applicable procedure related to replacements stated in Ohio Adm.Code 3901-6-05(E).

R.C. 3905.14(B)(2) provides that the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance agent for violating or failing to comply with any insurance law, rule, subpoena, consent agreement, or order of the Superintendent.

COUNT EIGHT

On or about October 9, 2020, Halm submitted an application for a life insurance policy to Mutual of Omaha for an individual, "D.D.", without indicating that the new life insurance contract was a replacement, as defined in Ohio Adm.Code 3901-6-05(D)(10), or following the applicable procedure related to replacements stated in Ohio Adm.Code 3901-6-05(E).

R.C. 3905.14(B)(2) provides that the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance agent for violating or failing to comply with any insurance law, rule, subpoena, consent agreement, or order of the Superintendent.

COUNT NINE

The allegations contained in Count Four, Count Five, Count Six, Count Seven, and Count Eight are hereby incorporated as if fully rewritten herein.

The allegations stated in the incorporated counts individually, or collectively, constitute fraudulent, coercive, or dishonest practices, or demonstrate incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere.

R.C. 3905.14(B)(9) provides that the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance agent for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility, in the conduct of business in this state or elsewhere.

COUNT TEN

On or about July 18, 2012, Halm was subject to Pennsylvania State Board of Nursing administrative action that fined him \$500 for working as a nurse with an expired license.

On or about February 9, 2015, Halm submitted his initial application for his Ohio resident insurance agent license. On his application, Halm answered “no” to question #2 which asks “Have you ever been named or involved as a party in an administrative proceeding, including a FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration, which has not been previously reported to this insurance department? “Involved” means having a license censured, suspended, revoked, canceled, terminated; or being assessed a fine, placed on probation, sanctioned, or surrendering a license to resolve an administrative action....”

R.C. 3905.14(B)(1) provides that the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance agent, assess a civil penalty, or impose any other sanction or sanctions authorized under 3905, for providing incorrect, misleading, incomplete, or materially untrue information in a license or appointment application.

COUNT ELEVEN

The allegations contained in Count Ten are hereby incorporated as if fully rewritten herein.

On or about May 26, 2017, May 27, 2019, and May 17, 2021, Halm submitted renewal applications for his Ohio resident insurance agent license. On each application, Halm answered “no” to question #2 which asks “Have you ever been named or involved as a party in an administrative proceeding, including a FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration, which has not been previously reported to this insurance department? “Involved” means having a license censured, suspended, revoked, canceled, terminated; or being assessed a fine, placed on probation, sanctioned, or surrendering a license to resolve an administrative action....”

R.C. 3905.14(B)(1) provides that the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance agent, assess a civil penalty, or impose any other sanction or sanctions authorized under 3905, for providing incorrect, misleading, incomplete, or materially untrue information in a license or appointment application.

Halm is hereby notified that he may request a hearing in this matter pursuant to R.C. Chapter 119. The Department must receive any request for a hearing within 30 days of the mailing of this Notice. Any request for a hearing must be in writing and directed to:

Hearing Administrator
Ohio Department of Insurance
50 West Town Street
3rd Floor, Suite 300
Columbus, Ohio 43215
Telephone: (614) 644-2640
Facsimile: (614) 644-3742
Email: ins.hearings@insurance.ohio.gov

At the hearing, Halm may appear in person, through his attorney, or through such other representative as is permitted to practice before the Department. Halm may also present his position, arguments, contentions, or evidence in writing or at the hearing as well as examine witnesses appearing for and against him.

If no hearing is requested, the matter will proceed to the Superintendent for decision where she may impose any sanction allowed by law.

JUDITH L. FRENCH
Director



DATED: January 20
_____, 2023

BY: _____
Joshua Monroe
Attorney - Office of Legal Services
Ohio Department of Insurance