

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

In the Matter of:	:	
<b>CHRISTOPHER RUBY</b>	:	
NPN: 8716406	:	JUDITH L. FRENCH
TO BE LICENSED AS A	:	Superintendent/Director
RESIDENT INSURANCE AGENT	:	
	:	

**FINAL ORDER**

On July 26, 2023, the Ohio Department of Insurance (“Department”), by and through its Superintendent, issued Christopher Ruby (“Ruby”) a Notice of Opportunity for Hearing (“Notice”). The Notice informed Ruby of the Superintendent’s intent to suspend, revoke, or refuse to issue or renew his resident insurance agent license or impose any other sanction authorized under Ohio Revised Code (“R.C.”) 3905.14(E). The Notice also informed Ruby of his right to a hearing on the matter if timely requested. The Notice was sent to Ruby via certified mail on July 26, 2023, and an executed certified mail receipt was subsequently returned to the Department. Pursuant to R.C. 119.07 and 3905.14(D), service is complete and Ruby did not request a hearing.

After considering the Department’s records of Ruby’s activities and the factors set forth in R.C. 3905.14, the Superintendent makes the following findings of fact and conclusions of law:

1. Ruby has held an active Ohio resident insurance agent license since February 15, 2006.
2. The Department has jurisdiction over this matter.
3. On or about February 20, 2019, Ruby altered and intentionally misrepresented information on a quote for a homeowner’s insurance policy in an effort to lower the replacement cost associated with that homeowner’s insurance policy.
4. On or about July 7, 2020, Ruby altered and intentionally misrepresented information on a quote for another homeowner’s insurance policy in an effort to lower the replacement cost associated with that homeowner’s insurance policy.
5. On or about August 20, 2020, Ruby altered and intentionally misrepresented information on a quote for a third homeowner’s insurance policy in an effort to lower the replacement cost associated with that homeowner’s insurance policy.
6. On or about September 9, 2020, Ruby altered and intentionally misrepresented information on a quote for a fourth homeowner’s insurance

policy in an effort to lower the replacement cost associated with that homeowner's insurance policy.

7. Pursuant to R.C. 3905.14(B)(5), the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance agent for intentionally misrepresenting the terms, benefits, value, cost, or effective dates of any actual or proposed insurance contract or application for insurance.
8. Ruby violated R.C. 3905.14(B)(5) by misrepresenting the terms, benefits, value, cost, or effective dates of the insurance contract or application for homeowner's insurance policies dated on or about February 20, 2019, July 7, 2020, August 20, 2020, and September 9, 2020, described in paragraphs 3 to 6, respectively.

**NOW, THEREFORE, IT IS ORDERED:**

Pursuant to the authority granted in R.C. 3905.14(E), Christopher Ruby's Ohio resident insurance agent license is REVOKED. This Order is effective immediately, signed this 13<sup>th</sup> day of September, 2023.



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JUDITH L. FRENCH  
Superintendent/Director

**NOTICE OF APPELLATE RIGHTS**

This Final Order may be appealed by filing a Notice of Appeal with the Ohio Department of Insurance ("Department"), Attn: Hearing Program Administrator, 50 West Town St., Suite 300, Columbus, Ohio 43215, setting forth the order appealed from and stating that the Department's Final Order is not supported by reliable, probative, and substantial evidence and is not in accordance with law. The Notice of Appeal may, but need not, set forth the specific grounds of the appeal beyond the statement that the Department's Final Order is not supported by reliable, probative, and substantial evidence and is not in accordance with law. The Notice of Appeal shall also be filed by the party desiring the appeal with the appropriate court of common pleas. Such Notices of Appeal shall be filed within fifteen (15) days after the mailing of the Department's Final Order as provided in R.C. 119.12. In filing a Notice of Appeal with the Department or court, the notice that is filed may be either the original notice or a copy of the original notice.