

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

In the Matter of:	:	
RONALD LEE HUGGINS	:	
NPN: 1760775	:	JUDITH L. FRENCH
TO BE LICENSED AS A	:	Superintendent/Director
RESIDENT INSURANCE AGENT	:	
	:	

NOTICE OF OPPORTUNITY FOR HEARING

The Ohio Department of Insurance (“Department”), by and through its 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.

Ronald Lee Huggins (“Huggins”) is currently licensed as a resident insurance agent in the State of Ohio. The Department, on behalf of the Superintendent, investigated Huggins’ activities after it received a complaint that Huggins wrote insurance policies without the knowledge or consent of the consumer or applicant identified in the application for those insurance policies. As a result of its investigation, the Department alleges that Huggins violated the laws and regulations of this State and that he is not suited to be licensed as an insurance agent in the State of Ohio.

In accordance with R.C. Chapter 119 and Title 39, Huggins is notified that the Superintendent intends to suspend, revoke, or refuse to issue or renew his license as a resident 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 that action are alleged below.

COUNT ONE

On or about April 25, 2019, Huggins submitted an Application for Cancer Indemnity Insurance to American Family Life Assurance Company of Columbus (“AFLAC”) on behalf of a consumer (T.R.) that T.R. did not authorize.

Pursuant to R.C. 3905.14(B)(23), the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance agent for transferring or placing insurance with an insurer other than the insurer expressly chosen by the applicant for insurance or policyholder without the consent of the applicant or policyholder or absent extenuating circumstances.

COUNT TWO

On or about April 25, 2019, Huggins also submitted an application for a Specified Health Event Insurance Policy to AFLAC on T.R.'s behalf that T.R. did not authorize.

Pursuant to R.C. 3905.14(B)(23), the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance agent for transferring or placing insurance with an insurer other than the insurer expressly chosen by the applicant for insurance or policyholder without the consent of the applicant or policyholder or absent extenuating circumstances.

COUNT THREE

On or about April 25, 2019, Huggins also submitted an application for Franchise Accident-Only Insurance to AFLAC on T.R.'s behalf that T.R. did not authorize.

Pursuant to R.C. 3905.14(B)(23), the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance agent for transferring or placing insurance with an insurer other than the insurer expressly chosen by the applicant for insurance or policyholder without the consent of the applicant or policyholder or absent extenuating circumstances.

COUNT FOUR

On or about February 10, 2020, Huggins submitted an Application for Hospital Confinement Indemnity Insurance to AFLAC on behalf of a consumer (L.F.) that L.F. did not authorize.

Pursuant to R.C. 3905.14(B)(23), the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance agent for transferring or placing insurance with an insurer other than the insurer expressly chosen by the applicant for insurance or policyholder without the consent of the applicant or policyholder or absent extenuating circumstances.

COUNT FIVE

On or about February 10, 2020, Huggins also submitted an application for a Vision Insurance Policy to AFLAC on L.F.'s behalf that L.F. did not authorize.

Pursuant to R.C. 3905.14(B)(23), the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance agent for transferring or placing insurance with an insurer other than the insurer expressly chosen

by the applicant for insurance or policyholder without the consent of the applicant or policyholder or absent extenuating circumstances.

COUNT SIX

On or about February 10, 2020, Huggins submitted an Application for Hospital Confinement Indemnity Insurance to AFLAC on behalf of a consumer (M.L.) that M.L. did not authorize.

Pursuant to R.C. 3905.14(B)(23), the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance agent for transferring or placing insurance with an insurer other than the insurer expressly chosen by the applicant for insurance or policyholder without the consent of the applicant or policyholder or absent extenuating circumstances.

COUNT SEVEN

On or about February 10, 2020, Huggins also submitted an application for a Vision Insurance Policy to AFLAC on M.L.'s behalf that M.L. did not authorize.

Pursuant to R.C. 3905.14(B)(23), the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance agent for transferring or placing insurance with an insurer other than the insurer expressly chosen by the applicant for insurance or policyholder without the consent of the applicant or policyholder or absent extenuating circumstances.

COUNT EIGHT

On or about June 22, 2020, Huggins submitted an application for a Vision Insurance Policy to AFLAC on behalf of another consumer (K.S.) that K.S. did not authorize.

Pursuant to R.C. 3905.14(B)(23), the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance agent for transferring or placing insurance with an insurer other than the insurer expressly chosen by the applicant for insurance or policyholder without the consent of the applicant or policyholder or absent extenuating circumstances.

COUNT NINE

On or about June 22, 2020, Huggins also submitted an Application for Cancer Indemnity Insurance to AFLAC on K.S.'s behalf that K.S. did not authorize.

Pursuant to R.C. 3905.14(B)(23), the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance agent for transferring or placing insurance with an insurer other than the insurer expressly chosen by the applicant for insurance or policyholder without the consent of the applicant or policyholder or absent extenuating circumstances.

COUNT TEN

The allegations contained in Count Eight and Count Nine are incorporated as if fully rewritten herein.

Pursuant to R.C. 3905.14(B)(11), the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance agent for forging or causing the forgery of an application for insurance or any document related to or used in an insurance transaction.

COUNT ELEVEN

The allegations contained in Count Eight and Count Nine are incorporated as if fully rewritten herein.

Pursuant to R.C. 3905.14(B)(26), the Superintendent may suspend, revoke, or refuse to issue or renew any license of an insurance agent for submitting or using a document in the conduct of the business of insurance when the person knew or should have known that the document contained a writing that was forged as defined in R.C. 2913.01.

COUNT TWELVE

The allegations contained in Count One, Count Two, Count Three, Count Four, Count Five, Count Six, Count Seven, Count Eight, Count Nine, Count Ten, and Count Eleven are incorporated as if fully rewritten herein.

Pursuant to R.C. 3905.14(B)(9), 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.

Pursuant to R.C. Chapter 119, Huggins is notified that he is entitled to a hearing in this matter. The Department must receive any request for a hearing within 30 days of Huggins' receipt of this Notice of Opportunity for Hearing. Any request for a hearing must also 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, Huggins may appear in person, through his attorney, or through another representative that is permitted to practice before the Department. Huggins 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 a decision where she may impose any sanction allowed by law.

JUDITH L. FRENCH
Director

DATED: October 23, 2023

BY:



Timothy G. Schirmer
Staff Attorney - Office of Legal Services
The Ohio Department of Insurance

Reasonable Accommodation: The Ohio Department of Insurance is committed to providing access, inclusion and reasonable accommodation in its services, activities, programs, and employment opportunities in accordance with the Americans with Disabilities Act (ADA) and other applicable laws. To request a reasonable accommodation due to a disability, please contact the Ohio Department of Insurance Human Resources Office's ADA Coordinator Andrew Skal by email at Andrew.Skal@insurance.ohio.gov or by phone at 614-644-3264 or TTY 711 (then dialing) 614-644-3264.