

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

In the Matter of: :
NGA T. ROBLES :
NPN: 19907973 : JUDITH L. FRENCH
TO BE LICENSED AS A NON- : Superintendent/Director
RESIDENT 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.

Nga T. Robles (“Robles”) is currently licensed as a non-resident insurance agent in the State of Ohio. Robles has been licensed with the Department since July 29, 2021. The Department, on behalf of the Superintendent, conducted an investigation of the activities of Robles. As a result of that investigation, the Department alleges that Robles committed violations of the laws and regulations of this State and that she 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, Robles is notified that the Superintendent intends to revoke her license as an insurance agent in the State of Ohio and/or impose any other sanction authorized by R.C. 3905.14(E) and (G), including civil penalties and/or administrative costs. The grounds for such action are alleged below.

COUNT ONE

On or about May 29, 2023, Robles submitted an application for insurance to Transamerica Life Insurance Company (TLIC) for consumer J.D. that was not signed nor authorized by the consumer.

R.C. 3905.14(B)(26) provides that the Superintendent may suspend, revoke, or refuse to issue a license 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 section 2913.01 of the Revised Code.

COUNT TWO

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

The application submitted contained a forged signature.

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

COUNT THREE

The allegations contained in Count's One and Two are hereby incorporated as if fully rewritten herein.

The application submitted contained false and/or inaccurate information, such as information that did not accurately reflect the health history of J.D., nor did it accurately show whether J.D. had existing insurance coverage.

R.C. 3905.14(B)(5) provides that the Superintendent may suspend, revoke, or refuse to issue a license for intentionally misrepresenting the terms, benefits, value, cost, or effective dates of any actual or proposed insurance contract or application for insurance.

COUNT FOUR

On or about May 22, 2023, Robles submitted an application for insurance to TLIC for consumer M.D. that contained false and/or inaccurate information, such as information that did not accurately reflect the health history of M.D., nor did it accurately show whether M.D. had existing insurance coverage.

R.C. 3905.14(B)(5) provides that the Superintendent may suspend, revoke, or refuse to issue a license for intentionally misrepresenting the terms, benefits, value, cost, or effective dates of any actual or proposed insurance contract or application for insurance.

COUNT FIVE

On or about December 6, 2022, Robles submitted an application for insurance to TLIC for consumer C.R. that contained a forged signature.

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

COUNT SIX

On or about October 31, 2023, Robles submitted an application for insurance to TLIC for consumer W.E. that contained a forged signature.

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

COUNT SEVEN

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

The application submitted contained false and/or inaccurate information, such as information that did not accurately reflect the health history of W.E., nor did it accurately show whether W.E. had existing insurance coverage.

R.C. 3905.14(B)(5) provides that the Superintendent may suspend, revoke, or refuse to issue a license for intentionally misrepresenting the terms, benefits, value, cost, or effective dates of any actual or proposed insurance contract or application for insurance.

COUNT EIGHT

The allegations contained in Count's Six and Seven are hereby incorporated as if fully rewritten herein.

The application was not signed nor authorized by W.E..

R.C. 3905.14(B)(26) provides that the Superintendent may suspend, revoke, or refuse to issue a license 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 section 2913.01 of the Revised Code.

COUNT NINE

On or about April 5, 2023, Robles submitted an application for insurance to TLIC for consumer P.R. that contained a forged signature.

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

COUNT TEN

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

The application submitted contained false and/or inaccurate information, such as information that did not accurately reflect the health history of P.R., nor did it accurately show whether P.R. had existing insurance coverage.

R.C. 3905.14(B)(5) provides that the Superintendent may suspend, revoke, or refuse to issue a license for intentionally misrepresenting the terms, benefits, value, cost, or effective dates of any actual or proposed insurance contract or application for insurance.

COUNT ELEVEN

The allegations contained in Count's Nine and Ten are hereby incorporated as if fully rewritten herein.

The application was not signed nor authorized by P.R..

R.C. 3905.14(B)(26) provides that the Superintendent may suspend, revoke, or refuse to issue a license 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 section 2913.01 of the Revised Code.

COUNT TWELVE

On or about June 22, 2023, Robles submitted an application for insurance to TLIC for consumer J.W. that contained a forged signature.

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

COUNT THIRTEEN

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

The application submitted contained false and/or inaccurate information, such as information that did not accurately reflect the health history of J.W., nor did it accurately show whether J.W. had existing insurance coverage.

R.C. 3905.14(B)(5) provides that the Superintendent may suspend, revoke, or refuse to issue a license for intentionally misrepresenting the terms, benefits, value, cost, or effective dates of any actual or proposed insurance contract or application for insurance.

COUNT FOURTEEN

The allegations contained in Count's Nine and Ten are hereby incorporated as if fully rewritten herein.

The application was not signed nor authorized by J.W..

R.C. 3905.14(B)(26) provides that the Superintendent may suspend, revoke, or refuse to issue a license 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 section 2913.01 of the Revised Code.

COUNT FIFTEEN

On or about January 31, 2024, Robles was terminated for cause from TLIC due to Transamerica finding multiple customers stating they did not authorize or sign applications to be submitted to Transamerica in their name, for having a high rate of applications being declined due to unreported medical histories, and for having a low rate of placement for applications.

R.C. 3905.14(B)(9) provides that the Superintendent may suspend, revoke, or refuse to issue a license 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 SIXTEEN

The allegations contained in Count's One, Two, Three, Four, Five, Six, Seven, Eight, Nine, Ten, Eleven, Twelve, Thirteen, Fourteen, and Fifteen are hereby incorporated as if fully rewritten herein.

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

Robles is notified that she may request a hearing pursuant to R.C. Chapter 119. The Department must receive any request for a hearing within thirty (30) days your receipt of this Notice. The request 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, Robles may appear in person, by her attorney, or by such other representative as is permitted to practice before the agency, or she may present her position, arguments, or contentions in writing and, at the hearing, Robles may present evidence and examine witnesses appearing for and against her.

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: June 13, 2025

BY:

Charles Carter
Attorney - Office of Legal Services
Ohio Department of Insurance