



**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

P.O. Box 690, Jefferson City, Mo. 65102-0690

In the Matter of:)
) **Case No. 09-1102751C**
AARON GENE RIDDLE,)
)
Respondent.)

CONSENT ORDER

John M. Huff, Director of the Department of Insurance, Financial Institutions and Professional Registration takes up the above matter for consideration and disposition. The Consumer Affairs Division, through legal counsel Tamara W. Kopp, and Aaron Gene Riddle, have reached a settlement in this matter and have consented to the issuance of this Consent Order.

1. John M. Huff is the duly appointed Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration ("Director") whose duties, pursuant to Chapters 374 and 375, RSMo,¹ include the supervision, regulation and discipline of insurance producers and business entity producers.

2. The Consumer Affairs Division has the duty of conducting investigations into the acts of insurance producers under the insurance laws of this state and is authorized by the

¹ All statutory references are to the 2010 Supplement to the Revised Statutes of Missouri unless otherwise noted.

Director to investigate and to recommend enforcement action for violations of the insurance laws of this state.

3. The Department of Insurance, Financial Institutions and Professional Registration issued Aaron Gene Riddle (“Respondent Riddle” or “Respondent”) an insurance producer license that expired on June 5, 2010 (License Number 0418552).

4. The Director filed a complaint with the Administrative Hearing Commission alleging that the Director has cause to discipline Respondent’s insurance producer license pursuant to § 375.141.1(2), (6) and (9), RSMo (Supp. 2009) because:

- a. Respondent was convicted in the Circuit Court for Garrett County, Maryland, of felony “Child Abuse/Molestation/Exploitation,” under Md. Code Art. 27 § 35C(b) (2002), in case number 11-K-08-004394;
- b. Respondent failed to report to the Director within thirty days of the initial pretrial hearing date that he was being prosecuted for a felony or a crime involving moral turpitude in Maryland;
- c. On or about August 2, 2009, Respondent’s California insurance producer license, or its equivalent, was revoked;
- d. Respondent Riddle failed to report to the Director the revocation of his California insurance producer license, or its equivalent, within thirty days of the final disposition of the matter;
- e. On or about August 3, 2009, the Maryland insurance regulator revoked Respondent’s Maryland insurance producer license, or its equivalent;

- f. Respondent Riddle failed to report to the Director the revocation of his Maryland insurance producer license, or its equivalent, within thirty days of the final disposition of the matter.
- g. On or about September 9, 2009, the Kentucky insurance regulator revoked Respondent's Kentucky insurance producer license, or its equivalent;
- h. Respondent Riddle failed to report to the Director the revocation of his Kentucky insurance producer license, or its equivalent, within thirty days of the final disposition of the matter.
- i. On or about October 5, 2009, the Georgia insurance regulator revoked Respondent's Georgia insurance producer license, or its equivalent;
- j. Respondent Riddle failed to report to the Director the revocation of his Georgia insurance producer license, or its equivalent, within thirty days of the final disposition of the matter;
- k. On or about October 29, 2009, the Pennsylvania insurance regulator revoked Respondent's Pennsylvania insurance producer license, or its equivalent;
- l. Respondent Riddle failed to report to the Director the revocation of his Pennsylvania insurance producer license, or its equivalent, within thirty days of the final disposition of the matter;
- m. On or about November 9, 2009, the Illinois insurance regulator revoked Respondent's Illinois insurance producer license, or its equivalent;
- n. Respondent Riddle failed to report to the Director the revocation of his Illinois insurance producer license, or its equivalent, within thirty days of the final disposition of the matter;

- o. On or about November 13, 2009, the Massachusetts insurance regulator revoked Respondent's Massachusetts insurance producer license, or its equivalent;
- p. Respondent Riddle failed to report to the Director the revocation of his Massachusetts insurance producer license, or its equivalent, within thirty days of the final disposition of the matter;
- q. On December 14, 2009, Respondent entered into a consent order and surrendered his insurance producer license, or its equivalent, to the Ohio insurance regulator.
- r. Respondent failed to report to the Director the administrative action concerning his Ohio insurance producer license, or its equivalent, within thirty days of the final disposition of the matter;
- s. On or about January 5, 2010, the Texas insurance regulator revoked Respondent's Texas insurance producer license, or its equivalent;
- t. Respondent Riddle failed to report to the Director the revocation of his Texas insurance producer license, or its equivalent, within thirty days of the final disposition of the matter;
- u. On or about June 11, 2010, the West Virginia insurance regulator revoked Respondent's West Virginia Adjuster/Appraiser license;
- v. Respondent Riddle failed to report to the Director the revocation of his West Virginia Adjuster/Appraiser license within thirty days of the final disposition of the matter;
- w. On or about July 30, 2010, the South Carolina insurance regulator revoked Respondent's South Carolina insurance producer license, or its equivalent;

- x. Respondent Riddle failed to report to the Director the revocation of his South Carolina insurance producer license, or its equivalent, within thirty days of the final disposition of the matter;
5. The expiration of Respondent's insurance producer license on June 5, 2010, does not deprive the Director of jurisdiction to discipline the license. *See* § 375.141.4.
6. On or about January 28, 2011, counsel for the Consumer Affairs Division sent a settlement offer to Respondent describing the specific conduct for which discipline was sought and citation to the law and rules allegedly violated, along with documents which were the basis thereof, including copies of the statutes allegedly violated. Counsel for the Consumer Affairs Division advised Respondent that he had sixty days to review the relevant documents and consider the proposed settlement offer.
7. Respondent admits to the facts alleged by the Consumer Affairs Division as outlined in this Consent Order.
8. Respondent agrees that these facts constitute grounds to discipline his insurance producer license pursuant to § 375.141.1(2), (6) and (9).
9. Respondent has the right to consult counsel at his own expense.
10. Respondent has been advised that he may, either at the time the Consent Order is signed by all parties, or within fifteen days thereafter, submit the Consent Order to the Administrative Hearing Commission for determination that the facts agreed to by the parties to the Consent Order constitute grounds for disciplining Respondent's Missouri insurance producer license.
11. Except as provided in paragraph 10, above, Respondent stipulates and agrees to waive any rights that he may have to a hearing before the Administrative Hearing Commission

or the Director and any rights to seek judicial review or other challenge or contest of the terms and conditions of this Consent Order and forever releases and holds harmless the Department, the Director and his agents, and the Consumer Affairs Division from all liability and claims arising out of, pertaining to, or relating to this matter.

12. Each signatory to this Consent Order certifies by signing that he or she is fully authorized, in his or her own capacity, or by the named party he or she represents, to accept the terms and provisions of this Consent Order in their entirety, and agrees, in his or her personal or representational capacity, to be bound by the terms of this Consent Order.

Conclusions of Law

13. The actions admitted by Respondent are grounds to discipline Respondent's Missouri insurance producer license pursuant to § 375.141.1(2), (6) and (9).

14. The Director is authorized to settle this matter and issue this Consent Order in the public interest pursuant to § 621.045, RSMo, and § 536.060, RSMo (2000).

15. The terms set forth in this Consent Order are an appropriate disposition of this matter and entry of this Consent Order is in the public interest.

ORDER

IT IS ORDERED THAT Aaron Gene Riddle's Missouri insurance producer license (No. 0418552) is hereby **REVOKED**.

IT IS FURTHER ORDERED that if Aaron Gene Riddle does not submit this Consent Order to the Administrative Hearing Commission fifteen (15) days after the execution by the parties, as outlined in Paragraph 10, the Director will dismiss, with prejudice, the action pending before the Administrative Hearing Commission in *Director of Dept. of Ins. Fin. Inst. and Prof'l Reg'n v. Aaron Riddle*, No. 10-1061 DI (Mo. Admin. Hrg. Comm'n filed June 10, 2010).

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 8th **DAY OF**
FEBRUARY, 2011.



JOHN M. HUFF
Director, Missouri Department of Insurance,
Financial Institutions and Professional
Registration

CONSENT AND WAIVER OF HEARING

The undersigned persons understand and acknowledge that Aaron Gene Riddle has the right to a hearing, but that Aaron Gene Riddle has waived the hearing and consented to the issuance of this Consent Order.

Aaron Riddle
Aaron Gene Riddle
1771 Old Raleigh Road
Clinton, North Carolina 28328
Respondent

2-3-11
Date

~~_____~~ ~~_____~~
Counsel for Respondent Date
Name: _____
Missouri Bar No. _____
Address: _____
Telephone: _____

Tamara W. Kopp
Tamara W. Kopp
Counsel for Consumer Affairs Division
Missouri Bar No. 59020
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2-8-11
Date