

AUG 15 2024

BEFORE THE DEPARTMENT OF INSURANCE  
STATE OF NEBRASKA

FILED

STATE OF NEBRASKA	)	
DEPARTMENT OF INSURANCE,	)	FINDINGS OF FACT, CONCLUSIONS OF
	)	LAW, RECOMMENDED ORDER AND
PETITIONER,	)	ORDER
	)	
VS.	)	CAUSE NO. A-2390
	)	
RYAN ANTHONY GARRY,	)	
(NAIC Producer #19300655)	)	
	)	
	)	
RESPONDENT.	)	

This matter came on for hearing on August 13, 2024, before Michael W. Anderson, a hearing officer duly appointed by the Director of the Nebraska Department of Insurance. The Nebraska Department of Insurance (“Department”) was represented by its counsel, Cheryl Wolff. Ryan Garry (“Respondent”) was not present and was not represented by counsel. The proceedings were recorded by Shelly Storie, a licensed Notary Public. The Department presented evidence at the hearing and the matter was taken under advisement. The hearing officer makes the following Findings of Fact, Conclusions of Law, and Recommended Order:

FINDINGS OF FACT

1. The Department is the agency of the State of Nebraska charged with licensing Insurance Producers.
2. Respondent currently holds a non-resident insurance producer’s license in the State of Nebraska. Respondent’s registered business, residential and mailing address on file with the Department is 7821 OLIVIA LN, CITRUS HEIGHTS, California 95610-1610. His registered business email is [ryan.garry@healthiq.com](mailto:ryan.garry@healthiq.com) and his registered personal email is [agentlicensing@selectquote.com](mailto:agentlicensing@selectquote.com). The National Association of Insurance Commissioner’s State Licensing Report also listed a mailing address of 2610 Carson Way, Sacramento, CA 95821-3406. (See Ex. 1, Attachment 1).

3. On or about March 28, 2024, Petitioner received an alert that Respondent's non-resident license in Vermont was revoked. (See Ex. 1, Attachment 2)

4. On or about June 13, 2024, the Petitioner conducted a search of the Regulatory Information Retrieval System (RIRS), which contains the records of regulatory actions taken by participating states, and found license revocations in the states of Vermont, Delaware, Idaho, and his resident state of California. The RIRS report and the orders from the respective states show the following (See Ex. 1, Attachments 3 and 5-8):

- a. On April 19, 2024, Respondent's nonresident license in Delaware was revoked for failure to report other state action. This final order was not reported to the Department within 30 days.
- b. On March 13, 2024, Respondent's nonresident license in Vermont was revoked due to the revocation of Respondent's resident license in California, revocation of his nonresident license in Idaho, failure to timely report other state actions, and violation of California's insurance laws. This final order was not reported to the Department within 30 days.
- c. On October 17, 2023, Respondent's nonresident license in Idaho was revoked for failure to maintain a license in his home state. This final order was not reported to the Department within 30 days.
- d. On August 12, 2023, Respondent's resident license in California, his state of domicile, was revoked for failure to report the felony complaint filed against him and two misdemeanor criminal convictions as well as for failing to respond to the California Department of Insurance. This final order was not reported to the Department within 30 days.

5. On or about June 13, 2024, the Petitioner retrieved a copy of the National Association of Insurance Commissioners ("NAIC") State Licensing Report for Respondent, which contains comprehensive producer license information submitted by participating states, showing Respondent does not hold an active license in his home state of California. (See Ex. 1, Attachment 4)

6. As of August 12, 2024, Respondent has still failed to provide notice to the Petitioner of the final actions revoking his license by the States of Vermont, Delaware, Idaho, and California. (See Ex. 1)

7. As of August 12, 2024, Respondent does not hold an active resident license in his home state of California or any other state. (See Ex. 1)

#### CONCLUSIONS OF LAW

1. The Department has broad jurisdiction, control, and discretion over the licensing of insurance producers in the State of Nebraska pursuant to Neb. Rev. Stat. §§ 44-101.01 and 44-4047 et seq.

2. The Department has personal jurisdiction over Respondent.

3. Pursuant to Neb. Rev. Stat. § 44-4059(1), the Director may levy an administrative fine against an insurance producer's license if it is found that the producer has violated any insurance law.

4. Respondent violated Neb. Rev. Stat. § 44-4059(1)(i) & (o), as well as Neb. Rev. Stat. § 44-4065(1) as a result of the conduct found in paragraphs 3-7 in the Findings of Fact and as evidenced by the relevant exhibits received.

#### DISCUSSION

At the hearing, the Department presented sufficient evidence of proper service of notice of these proceedings upon Respondent. The Department served Respondent via certified mail, return receipt requested and regular U.S. mail to the Respondent's registered address, as well.

The uncontested evidence shows that Respondent has been the subject of administrative actions both in their resident state and several non-resident states, and that Respondent did not report these actions to Petitioner's Office within the required timeframe.

These actions constitute violations of Neb. Rev. Stat. § 44-4059(1)(i) & (o), as well as Neb. Rev. Stat. § 44-4065(1).

RECOMMENDED ORDER

Based on the Findings of Fact and Conclusions of Law, it is recommended that Respondent's non-resident insurance producer's license be revoked. The Nebraska Department of Insurance shall retain jurisdiction of this matter for the purpose of enabling Respondent or the Department of Insurance to make application for such orders as may be necessary.

Dated this 15<sup>th</sup> day of August, 2024.

STATE OF NEBRASKA  
DEPARTMENT OF INSURANCE



Michael W. Anderson  
Hearing Officer

CERTIFICATE OF ADOPTION

I have reviewed the foregoing Findings of Fact, Conclusions of Law, and Recommended Order and hereby certify that the Recommended Order is adopted as the official and final Order of this Department in the matter of State of Nebraska, Department of Insurance vs. Ryan Garry (NAIC Producer #19300655), Cause No. A-2390.

Dated this 15<sup>th</sup> day of August, 2024.

STATE OF NEBRASKA  
DEPARTMENT OF INSURANCE



Eric Dunning  
Director of Insurance

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CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Findings of Fact, Conclusions of Law, Recommended Order, and Order was served upon the Respondent by mailing a copy to Respondent's registered business, mailing and residential address at 7821 OLIVIA LN, CITRUS HEIGHTS, California 95610-1610, via certified mail, return receipt requested and via regular U.S. mail on this 15<sup>th</sup> day of August, 2024.

Shelly Storie