

OCT 21 2020

FILED

BEFORE THE DEPARTMENT OF INSURANCE  
STATE OF NEBRASKA

IN THE MATTER OF ARIAS	)	ORDER TO CEASE
AGENCIES, in conjunction with	)	AND DESIST
AMERICAN INCOME LIFE,	)	ORDER TO SHOW CAUSE
a Foreign entity	)	AND NOTICE OF HEARING
	)	
	)	CAUSE NO. I-98
	)	
	)	
	)	

The Department of Insurance, by and through counsel, Michael W. Anderson, hereby orders Arias Agencies, in conjunction with American Income Life (“Arias”) to immediately CEASE AND DESIST issuing, making, providing, selling or offering, either directly or indirectly, insurance plans in the State of Nebraska. This authority is exercised pursuant to *Neb. Rev. Stat.* §§ 44-101.01, 44-135, and 44-2002.

1. The Department of Insurance is a duly designated agency of the state of Nebraska with authority to exercise general supervision, control and regulation of the business of insurance in Nebraska.

2. Arias alleges to be an insurer offering insurance products to consumers in the State of Nebraska.

3. The Department has reason to believe that Arias, by and through its agents, is engaging in the unauthorized business of insurance in Nebraska and/or has or continues to operate as a producer agency within this state that has failed to register as such with the Department of Insurance, to wit:

- a. The Department of Insurance received a complaint in July of 2020 regarding Facebook posts made by Robert Jackson and Dylan Geer, both employees of Arias Agencies, offering \$100 incentives for referrals for life insurance policies.

- b. In reviewing this matter, it was discovered that Arias was not registered in the State of Nebraska as a non-resident agency, and that the resident agency license held by Arias in Pennsylvania was not active. Arias, as an unregistered agency, was also found to be operating without a designated licensed responsible producer.
- d. According to records of the Department of Insurance, Arias does not have a certificate of authority to operate as an insurer in the State of Nebraska as required under Neb. Rev. Stat. §44-2002.
- e. According to records of the Department of Insurance, Arias has not registered to operate as a foreign insurance company pursuant to Neb. Rev. Stat. §44-135.

NOW, THEREFORE, IT IS HEREBY ORDERED, that Arias and its representatives, immediately CEASE AND DESIST from further issuing, making, providing, selling, or offering to sell to Nebraska residents, either directly through individuals or indirectly through the mail, including the taking or receiving membership fees or other consideration or any portion thereof, for Arias or other insurance products which are not directly insured by an insurer holding a Certificate of Authority to transact said business in this state and any and all insurance products they are advertising, soliciting, or marketing in this State. Within ten days after service of this cease and desist order, Arias may request a hearing on the question of whether an action or practice in violation of the act has occurred. Such hearing shall be conducted as provided by the Administrative Procedure Act.

STATE OF NEBRASKA  
DEPARTMENT OF INSURANCE



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CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing CEASE AND DESIST ORDER AND ORDER TO SHOW CAUSE AND HEARING NOTICE was served upon Arias Agencies by mailing a copy to Respondent at 700 Van Dorn Street, Suite 1, Lincoln, Nebraska 68502 and by mailing a copy to Simon Arias at 103 Indian Meadow Drive, Mars, PA 16046 by certified mail, return receipt requested, and by regular US mail, on this 21<sup>st</sup> day of October, 2020.

Shelley Storie