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NEBRASKA DEPARTMENT OF INSURANCE

JUL 22 2019

BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

JUL 22 2019

NEBRASKA DEPARTMENT OF INSURANCE

FILED

STATE OF NEBRASKA)	
DEPARTMENT OF INSURANCE,)	CONSENT ORDER
)	
PETITIONER,)	
)	
VS.)	
)	
RENAS HAJI,)	CAUSE NO. A-2185
(NAIC National Producer #18832615),)	
)	
RESPONDENT.)	

In order to resolve this matter, the Nebraska Department of Insurance (“Petitioner”), by and through its attorney, Robert E. Harkins, and Renas Haji (“Respondent”), mutually stipulate and agree as follows:

JURISDICTION

1. Petitioner has jurisdiction over the subject matter and Respondent pursuant to Neb. Rev. Stat. §§ 44.101.01, and 44-4047 to 44-4067.
2. Respondent has been licensed as a non-resident insurance producer under the laws of Nebraska at all times material hereto.

STIPULATIONS OF FACT

1. Petitioner initiated this administrative proceeding by filing a Petition captioned State of Nebraska Department of Insurance vs. Renas Haji (NAIC National Producer #18832615), Cause Number A-2185 on May 13, 2019. A copy of the Petition was properly served upon the Respondent at his registered business and residence address by certified mail, return receipt requested, and by regular U.S. mail. Respondent acknowledges receiving proper Notice of these proceedings.

2. Respondent is alleged to have violated Neb. Rev. Stat. §§ 44-1525(10), 44-4059(1)(b), 44-4059(1)(e), and 44-4059(1)(h), as follows:

- a. On or about February 6, 2019, Petitioner learned that Respondent's appointment with Freedom Life Insurance Company of America ("Freedom") had been terminated due to suspected fraud.
- b. An investigation by Freedom revealed Respondent had submitted sixty three (63) insurance applications between July 2018 and February 2019. Freedom determined that at least nineteen (19) of these applications were fraudulent.
- c. Respondent submitted multiple applications using the same phone numbers, one of which belonged to Respondent. Many of the applicants also shared the same bank account information, with one of the bank accounts belonging to Respondent. The vast majority of the applications were cancelled prior to the effective dates or during the "Right to Review" period, and thus premiums were never collected. In addition, many of the policy packets were returned as undeliverable by the U.S. Postal Service, due to the possibility of falsified mailing addresses.
- d. In order to verify applications, Freedom calls the applicant on a recorded telephone line. A review of calls to Respondent's clients reveal a similar sounding voice on all of the calls. Freedom concluded Respondent created these phone numbers and accepted the verification calls to ensure the policies would be issued, and to ensure Respondent would be paid commissions.

3. Respondent admits the allegations in Paragraph 2

4. Respondent was informed of his right to a public hearing. Respondent waives that right and enters into this Consent Order freely and voluntarily. Respondent understands and acknowledges that by waiving his right to a public hearing, Respondent also waives his right to confrontation of witnesses, production of evidence, and judicial review.

CONCLUSIONS OF LAW

Respondent's conduct as alleged above constitutes violations of Neb. Rev. Stat. §§ 44-1525(10), 44-4059(1)(b), 44-4059(1)(e), and 44-4059(1)(h), and Respondent is subject to disciplinary action pursuant to Neb. Rev. Stat. § 44-4059.

CONSENT ORDER

It is therefore Ordered by the Director of Insurance and agreed by Respondent that:

- Respondent agrees to the revocation of his Nebraska non-resident insurance producer license, with said revocation to be effective on the date this Consent Order is adopted and approved by the Director of Insurance.

In witness of their intention to be bound by this Consent Order, each party has executed this document by subscribing their signatures below.

[Signature]
 Robert E. Harkins, #20934
 Attorney for Petitioner
 1135 M Street, Suite 300
 Lincoln NE 68501
 (402) 471-2201
7/22/19
 Date

[Signature]
~~XXXXXXXXXXXX~~
 Renas Haji
 Respondent
07-17-19
 Date

State of TN)
 County of DAVIDSON) ss.

On this 17 day of July, 2019, Renas Haji personally appeared before me and read this Consent Order, executed the same, and acknowledged the same to be his voluntary act and deed.

[Signature]
 Notary Public



My Commission exp: 3/3/2020.

CERTIFICATE OF ADOPTION

I hereby certify that the foregoing Consent Order is adopted as the Final Order of the Nebraska Department of Insurance in the matter of State of Nebraska Department of Insurance vs. Renas Haji (NAIC National Producer #18832615), Cause No. A-2185.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE

Bruce R. Ramge

Bruce R. Ramge
Director of Insurance

7-22-2019

Date

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Consent Order was served upon Respondent by mailing a copy to his registered business addresses at 520 Royal Parkway Suite 200, Nashville, TN 37214 via regular U.S. Mail and to his registered residence address at 8041 Brockman Lane, Nashville, TN 37211, by certified mail, return receipt requested, and by regular U.S. mail, on this 22 day of July, 2019.

Brandis Bauer