

# FILED

OCT - 9 2014

Docketed by AM



CHIEF FINANCIAL OFFICER  
JEFF ATWATER  
STATE OF FLORIDA

IN THE MATTER OF:

CASE NO.: 155778-14-AG

JAMES ALLEN HALL

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## ORDER OF SUSPENSION

THIS PROCEEDING CAME on for final agency action and the Chief Financial Officer, having considered the record, including the Administrative Complaint filed on July 18, 2014, and being fully advised in the premises, finds that:

1. James Allen Hall is currently licensed by the Department of Financial Services (the "Department"), pursuant to the Florida Insurance Code, as a life, health and variable annuity agent.
2. On July 18, 2014, the Department issued an Administrative Complaint, attached hereto as "Exhibit A," against James Allen Hall alleging that he failed to notify the Department within thirty (30) days of administrative action taken against him by the State of Kansas Securities Commissioner and by the Financial Industry Regulatory Authority.
3. The Department notified James Allen Hall in the Administrative Complaint of the right to request a proceeding in accordance with sections 120.569 and 120.57, Florida Statutes,

and that failure to answer the Administrative Complaint or request a proceeding within twenty-one (21) days would result in the imposition of a penalty.

4. In accordance with section 624.310(6)(a)2., Florida Statutes, after attempts at services via certified mail were unsuccessful, the Department served the Administrative Complaint upon James Allen Hall by e-mail at the e-mail address on record with the Department, with the required delivery receipt received on August 21, 2014. The receipt is attached hereto as “Exhibit B.”

5. James Allen Hall failed to answer the Administrative Complaint or request a proceeding in accordance with sections 120.569 and 120.57, Florida Statutes.

#### FINDINGS OF FACT

6. The factual allegations contained in the Administrative Complaint filed on July 18, 2014, which is attached hereto as “Exhibit A,” and fully incorporated herein by reference, are hereby adopted as the Department’s Findings of Fact in this case.

#### CONCLUSION OF LAW

7. Based upon the Findings of Fact adopted herein, the Department concludes that James Allen Hall violated the specific statutes and rules charged in each count of the Administrative Complaint, attached hereto as “Exhibit A,” and hereby adopts the violations charged in each count of the Administrative Complaint as the Conclusions of Law in this case.

#### PENALTY IMPOSED

8. The failure of James Allen Hall to answer the Administrative Complaint or request a proceeding, taken together with the Findings of Fact and Conclusions of Law adopted herein, constitute grounds for the Chief Financial Officer to suspend the license of James Allen Hall.

IT IS THEREFORE ORDERED that:

(a) All licenses, appointments and eligibility for licensure heretofore issued to James Allen Hall, within the purview of the Department, are hereby SUSPENDED for a period of ninety (90) days.

(b) During the period of suspension, James Allen Hall shall not engage in or attempt or profess to engage in any transaction or business for which a license or appointment is required under the Florida Insurance Code or directly or indirectly own, control, or be employed in any manner by any insurance agent or agency or adjuster or adjusting firm until the license is reinstated or, if revoked, a new license is issued.

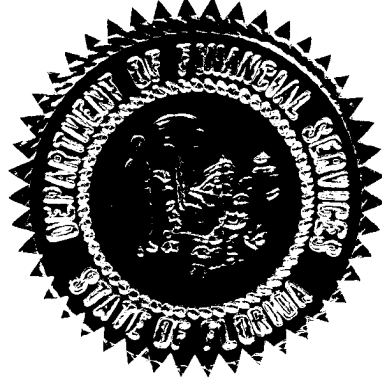
(c) James Allen Hall shall not have the right to apply for and the Department shall not grant another license or appointment under the Florida Insurance Code for ninety (90) days following the effective date of suspension.


(d) Following the ninety (90) day suspension, James Allen Hall shall be entitled to file for an application for reinstatement of licensure. However, the license of James Allen Hall shall not be reinstated if the circumstance or circumstances for which the license was suspended still exist or are likely to recur, or if he is not otherwise eligible for licensure.

(e) Within ten (10) calendar days of the issuance of this Order of Suspension, James Allen Hall shall return to the Department of Financial Services, Bureau of Licensing, 200 East Gaines Street, Tallahassee, Florida 32399-0319, all licenses issued to James Allen Hall pursuant to the Florida Insurance Code.

(f) Any person who knowingly transacts insurance or otherwise engages in insurance activities in this state without a license, or while the license is suspended or revoked, commits a felony of the third degree.

DONE and ORDERED this 9<sup>th</sup> day of October, 2014.



  
Gregory Thomas  
Director, Agent & Agency Services

### NOTICE OF RIGHT TO APPEAL

Any party to these proceedings adversely affected by this Order is entitled to seek review within thirty (30) days of the rendition of this Order, pursuant to section 120.68, Florida Statutes, and Rule 9.190, *Florida Rules of Appellate Procedure*. Review proceedings must be instituted by filing a petition or notice of appeal with Julie Jones, the DFS Agency Clerk. Filing with the Agency Clerk may be accomplished via U.S. Mail, express overnight delivery, hand delivery, facsimile transmission, or electronic mail. The address for overnight delivery or hand delivery is Julie Jones, DFS Agency Clerk, Department of Financial Services, 612 Larson Building, 200 East Gaines Street, Tallahassee, Florida, 32399-0390. The fax number is (850) 488-0697. The email address is [Julie.Jones@myfloridacfo.com](mailto:Julie.Jones@myfloridacfo.com).

A copy of the petition or notice of appeal must also be filed with the appropriate district court of appeal within thirty (30) days of the rendition of this Order.

Copies Furnished To:

james@orion401k.com

James Allen Hall  
Orion 7958 Via Dellagio Way, Suite 304  
Orlando, Florida 32819-5419

Greg Thomas, Director  
Division of Agent & Agency Services  
200 East Gaines Street  
Tallahassee, Florida 32399

Complaint & Settlement  
Division of Legal Service  
200 East Gaines Street  
Tallahassee, Florida 32399-0333

## Molaghan, Ryan

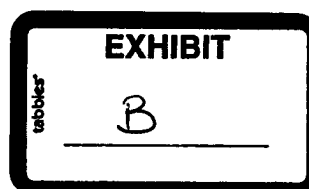
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**From:** Microsoft Outlook  
**To:** 'james@orion401k.com'  
**Sent:** Thursday, August 21, 2014 10:09 AM  
**Subject:** Relayed: FL Dept of Financial Services: 155778-14-AG HALL, James Allen:

Delivery to these recipients or groups is complete, but no delivery notification was sent by the destination server:

'james@orion401k.com' ([james@orion401k.com](mailto:james@orion401k.com)) <<mailto:james@orion401k.com>>

Subject: FL Dept of Financial Services: 155778-14-AG HALL, James Allen:





CHIEF FINANCIAL OFFICER  
JEFF ATWATER  
STATE OF FLORIDA

**FILED**

JUL 18 2014

Docketed by AM

IN THE MATTER OF:

CASE NO.: 155778-14-AG

JAMES ALLEN HALL  
\_\_\_\_\_

ADMINISTRATIVE COMPLAINT

JAMES ALLEN HALL  
1109 Military Avenue  
Baxter Springs, Kansas 66713-1509

You, JAMES ALLEN HALL, license I.D. # E162822, are hereby notified that the Chief Financial Officer of the State of Florida has caused to be made an investigation of your activities while licensed as an insurance agent in this state, as a result of which it is alleged:

GENERAL ALLEGATIONS

1. Pursuant to chapter 626, Florida Statutes, you, James Allen Hall, are currently licensed in this state as a life, health and variable annuity agent.
2. At all times pertinent to the dates and occurrences referred to herein, you, JAMES ALLEN HALL, were licensed in this state as a life, health and variable annuity agent.
3. Pursuant to chapter 626, Florida Statutes, the Florida Department of Financial Services ("Department") has jurisdiction over your insurance license(s) and appointment(s).



## COUNT I

4. The above general allegations are hereby realleged and fully incorporated herein by reference.

5. On July 12, 2006, state of Kansas Securities Commissioner entered a Consent Order against you, JAMES ALLEN HALL, ordering you to pay a fine in the amount of \$7,500 and censuring you from engaging in unlawful securities activities.

6. You, JAMES ALLEN HALL, failed to notify the Department within thirty (30) days of the final disposition of this administrative action.

7. In fact, you, JAMES ALLEN HALL, never notified the Department of the aforementioned administrative action.

IT IS THEREFORE CHARGED that you, JAMES ALLEN HALL, have violated one or more of the following provisions of the Florida Statutes or Florida Administrative Code, which constitute grounds for the suspension or revocation of your license(s) as a life, health, and variable annuity agent in this state:

(a) Section 626.536, Florida Statutes, which provides that within thirty (30) days after the final disposition of an administrative action taken against a licensee or insurance agency by a government agency or other regulatory agency in this or any other state or jurisdiction relating to the business of insurance, the licensee or insurance agency must submit a copy of the action taken to the Department.

(b) Section 626.621(13), Florida Statutes, states that a willful failure of the licensee to comply with, or willful violation of, any proper order or rule of the Department or willful violation of any provision of this code provides the Department with grounds for compulsory refusal, suspension, or revocation of agent's license or appointment.

## COUNT II

8. On September 17, 2013, you, JAMES ALLEN HALL, were issued a permanent bar by the Financial Industry Regulatory Authority (“FINRA”) for failing to timely respond to FINRA’s request for information, subsequent to a prior suspension ordered on July 8, 2013.

9. You, JAMES ALLEN HALL, failed to notify the Department within thirty (30) days of the final disposition of this administrative action.

10. In fact, you, JAMES ALLEN HALL, never notified the Department of the aforementioned administrative action.

IT IS THEREFORE CHARGED that you, JAMES ALLEN HALL, have violated one or more of the following provisions of the Florida Statutes or Florida Administrative Code, which constitute grounds for the suspension or revocation of your license(s) as a life, health, and variable annuity agent in this state:

(a) Section 626.536, Florida Statutes, which provides that within thirty (30) days after the final disposition of an administrative action taken against a licensee or insurance agency by a government agency or other regulatory agency in this or any other state or jurisdiction relating to the business of insurance, the licensee or insurance agency must submit a copy of the action taken to the Department.

(b) Section 626.621(13), Florida Statutes, states that a willful failure of the licensee to comply with, or willful violation of, any proper order or rule of the Department or willful violation of any provision of this code provides the Department with grounds for compulsory refusal, suspension, or revocation of agent’s license or appointment.

COUNT III

11. On May 9, 2014, the Department mailed to you, JAMES ALLEN HALL, a Settlement Stipulation for Consent Order in regard to the above violations.

12. On June 14, 2014, the letter for Settlement Stipulation for Consent Order was returned to the Department, not deliverable as addressed and unable to forward.

13. You, JAMES ALLEN HALL, failed to notify the Department, in writing, within thirty (30) days after a change of residence address.

IT IS THEREFORE CHARGED that you, JAMES ALLEN HALL, have violated one or more of the following provisions of the Florida Statutes or Florida Administrative Code, which constitute grounds for the suspension or revocation of your license(s) as a life, health, and variable annuity agent in this state:

(a) Section 626.551, Florida Statutes, states that a licensee must notify the Department, in writing, within thirty (30) days after a change of residence address.

WHEREFORE, you, JAMES ALLEN HALL, are hereby notified that the Chief Financial Officer intends to enter an Order suspending or revoking your license(s) and appointment(s) as an insurance agent or to impose such penalties as may be provided under the provisions of sections 626.611, 626.621, 626.641, 626.681, 626.691, and 626.9521, Florida Statutes, rule 69B-231.150, Florida Administrative Code, and under the other referenced sections of the Florida Statutes as set out in this Administrative Complaint.

DATED and SIGNED this 18<sup>th</sup> day of July, 2014.



  
Gregory Thomas  
Director, Agent & Agency Services

### NOTICE OF RIGHTS

You have the right to request a proceeding to contest this action by the Department pursuant to sections 120.569 and 120.57, Florida Statutes, and rule 28-106, Florida Administrative Code. The proceeding request must be in writing, signed by you, and must be filed with the Department within twenty-one (21) days of your receipt of this notice. Completion of the attached Election of Proceeding form and/or a petition for administrative hearing will suffice as a written request. The request must be filed with Julie Jones, DFS Agency Clerk, at the Florida Department of Financial Services, 612 Larson Building, 200 East Gaines Street, Tallahassee, Florida 32399-0390. Your written response must be received by the Department no later than 5:00 p.m. on the twenty-first day after your receipt of this notice. Mailing the response on the twenty-first day will not preserve your right to a hearing.

**FAILURE TO ENSURE THAT YOUR WRITTEN RESPONSE IS RECEIVED BY THE DEPARTMENT WITHIN TWENTY-ONE (21) DAYS OF YOUR RECEIPT OF THIS NOTICE WILL CONSTITUTE A WAIVER OF YOUR RIGHT TO REQUEST A PROCEEDING ON THE MATTERS ALLEGED HEREIN AND A FINAL ORDER OF SUSPENSION OR REVOCATION WILL BE ENTERED AGAINST YOU.**

If you request a proceeding, you must provide information that complies with the requirements of rule 28-106.2015, Florida Administrative Code. As noted above, completion of the attached Election of Proceeding form conforms to these requirements. Specifically, your response must contain:

(a) The name, address, and telephone number, and facsimile number (if any) of the respondent (for the purpose of requesting a hearing in this matter, you are the "respondent").

(b) The name, address, telephone number, facsimile number of the attorney or qualified representative of the respondent (if any) upon whom service of pleadings and other papers shall be made.

(c) A statement requesting an administrative hearing identifying those material facts that are in dispute. If there are none, the petition must so indicate.

(d) A statement of when the respondent received notice of the administrative complaint.

(e) A statement including the file number of the administrative complaint.

If a hearing of any type is requested, you have the right to be represented by counsel or other qualified representative at your expense, to present evidence and argument, to call and cross-examine witnesses, and to compel the attendance of witnesses and the production of documents by subpoena.

If a proceeding is requested and there is no dispute of material fact, the provisions of section 120.57(2), Florida Statutes, apply. In this regard, you may submit oral or written evidence in opposition to the action taken by the Department or a written statement challenging the grounds upon which the Department has relied. While a hearing is normally not required in the absence of a dispute of fact, if you feel that a hearing is necessary, one will be conducted in Tallahassee, Florida, or by telephonic conference call upon your request.


However, if you dispute material facts which are the basis for the Department's action, you must request an adversarial proceeding pursuant to sections 120.569 and 120.57(1), Florida Statutes. These proceedings are held before a State Administrative Law Judge of the Division of Administrative Hearings. Unless the majority of witnesses are located elsewhere, the Department will request that the hearing be conducted in Tallahassee, Florida.

Failure to follow the procedure outlined with regard to your response to this notice may result in the request being denied. All prior oral communication or correspondence in this matter shall be considered free form agency action, and no such oral communication or correspondence shall operate as a valid request for an administrative proceeding. Any request for an administrative proceeding received prior to the date of this notice shall be deemed abandoned unless timely renewed in compliance with the guidelines as set out above.

Mediation of this matter pursuant to section 120.573, Florida Statutes, is not available. No Department attorney will discuss this matter with you until the response has been received by the Department.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing ADMINISTRATIVE COMPLAINT and ELECTION OF PROCEEDING has been furnished to: JAMES ALLEN HALL, 1109 Military Avenue, Baxter Springs, Kansas 66713-1509, by Certified Mail this 18<sup>th</sup> day of July, 2014.

  
\_\_\_\_\_  
Laura Anstead  
Managing Attorney  
Department of Financial Services  
Division of Legal Services  
612 Larson Building  
200 East Gaines Street  
Tallahassee, Florida 32399-0333  
(850) 413-4227

STATE OF FLORIDA  
DEPARTMENT OF FINANCIAL SERVICES  
DIVISION OF LEGAL SERVICES

IN THE MATTER OF:

JAMES ALLEN HALL

CASE NO.: 155778-14-AG

ELECTION OF PROCEEDING

I have received and have read the Administrative Complaint filed by the Florida Department of Financial Services ("Department") against me, including the Notice of Rights contained therein, and I understand my options. I am requesting disposition of this matter as indicated below. **(CHOOSE ONE)**

1. ☐ I do not dispute any of the Department's factual allegations and I do not desire a hearing. I understand that by waiving my right to a hearing, the Department may enter a final order that adopts the Administrative Complaint and imposes the sanctions sought, including suspending or revoking my licenses and appointments as may be appropriate.
2. I do not dispute any of the Department's factual allegations and I hereby elect a proceeding to be conducted in accordance with section 120.57(2), Florida Statutes. In this regard, I desire to **(CHOOSE ONE)**:
  - ☐ Submit a written statement and documentary evidence in lieu of a hearing; or
  - ☐ Personally attend a hearing conducted by a department hearing officer in Tallahassee; or
  - ☐ Attend that same hearing by way of a telephone conference call.
3. ☐ I do dispute one or more of the Department's factual allegations. I hereby request a hearing pursuant to section 120.57(1), Florida Statutes, to be held before the Division of Administrative Hearings. I have attached to this election form the information required by rule 28-106.2015, Florida Administrative Code, as specified in subparagraph (c) of the Notice of Rights. Specifically, I have identified the disputed issues of material fact.

**TO PRESERVE YOUR RIGHT TO A HEARING, YOU MUST FILE YOUR RESPONSE WITH THE DEPARTMENT OF FINANCIAL SERVICES WITHIN TWENTY-ONE (21) DAYS OF YOUR RECEIPT OF THE ADMINISTRATIVE COMPLAINT. THE RESPONSE MUST BE RECEIVED BY THE DEPARTMENT NO LATER THAN 5:00 P.M. ON THE TWENTY-FIRST DAY AFTER YOUR RECEIPT OF THE ADMINISTRATIVE COMPLAINT.**

The address for filing is: Julie Jones, DFS Agency Clerk, Florida Department of Financial Services, 612 Larson Building, 200 East Gaines Street, Tallahassee, Florida 32399-0390.

Signature \_\_\_\_\_

Print Name \_\_\_\_\_

Date: \_\_\_\_\_

Address: \_\_\_\_\_

Date Administrative  
Complaint Received: \_\_\_\_\_

\_\_\_\_\_

**If you are represented by an attorney or qualified representative, please attach to this election form his or her name, address, telephone and fax numbers**

Phone No.: \_\_\_\_\_

Fax No.: \_\_\_\_\_

E-mail \_\_\_\_\_