

STATE OF OHIO
DEPARTMENT OF INSURANCE
2100 Stella Court
Columbus, Ohio 43215-1067

IN RE: :
: :
BARON INSURANCE AGENCY, LTD. : ORDER TO CEASE AND DESIST
5629 SLOAN DRIVE : AND NOTICE OF HEARING
TOLEDO, OHIO 43615-4556 :

Upon investigation, the Superintendent has been advised that Baron Insurance Agency, Ltd. ("Baron Insurance Agency"), an Ohio company with its office located at 5629 Sloan Drive, Toledo, Ohio is engaging in the business of insurance which has caused substantial and material harm.

It is alleged that Baron Insurance Agency is not licensed as an insurance agency by the State of Ohio. It is further alleged that Baron Insurance Agency has solicited and sold insurance products to Ohio consumers and, as a result of such conduct, has caused, is causing, or is about to cause substantial and material harm. It is further alleged that on or about August 23, 2001, Baron Insurance Agency prepared for distribution an insurance binder purportedly from American Modern Home Insurance Company. Baron Insurance Agency has no binding authority with American Modern Home Insurance Company. Such conduct is prohibited by Ohio Revised Code ("R.C.") 3905.49(B)(2) in that Baron Insurance Agency is in violation of R.C. 3905.01(A). Such conduct also violates R.C. 3905.49(B)(29). Further, such conduct is an unfair and deceptive act in violation of R.C. 3905.49(B)(8) as prohibited and defined under R.C. 3901.20 and R.C. 3901.21(B).

PURSUANT TO R.C. 3905.49(G), BARON INSURANCE AGENCY IS HEREBY ORDERED TO IMMEDIATELY CEASE AND DESIST FROM ENGAGING IN INSURANCE ACTIVITIES unless and until it complies with the rules and regulations listed above. A hearing to determine the continuation or revocation of this Order shall be held at 9:00am on 9/18/01, 2001 at the Ohio Department of Insurance, 2100 Stella Court, Columbus, Ohio 43215-1067.

September 5, 2001
Date



J. LEE COVINGTON II
SUPERINTENDENT OF INSURANCE