

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO: 22548-AG24-0327-044

IN THE MATTER OF: )  
 )  
Michael Fehrenbacher )  
550 Millview Dr. )  
Batavia, IL 60510 )  
 )  
Respondent. )  
 )  
Type of Agency Action: Enforcement )  
 )  
License Number: 801016 )

**FILED**

**OCT 30 2024**

STATE OF INDIANA  
DEPT. OF INSURANCE

**ADMINISTRATIVE ORDER AND  
NOTICE OF NONRENEWAL OF LICENSE**

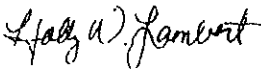
The Indiana Department of Insurance (“Department”), pursuant to the Indiana Administrative Orders and Procedures Act, Indiana Code § 4-21.5-1 *et seq.*, and Indiana Code § 27-1-15.6-12, hereby gives notice to Michael Fehrenbacher (“Respondent”) of the following Administrative Order:

1. Respondent is a licensed nonresident insurance producer holding license number 801016 (“Respondent’s license”) since January 26, 2012.
2. Respondent’s license expired May 31, 2024.
3. On or around June 12, 2023, Respondent was terminated for cause by UnitedHealthcare Insurance Company “United Healthcare” for using dishonest practices.
4. United Healthcare’s internal investigation substantiated Respondent failed to comply with United Healthcare’s sales practice procedures by enrolling eight (8) consumers into healthcare insurance policies without consumers knowledge or consent.

5. United Healthcare's internal investigation conducted interviews with consumers, including an Indiana resident, and based on the interviews, the allegations of enrolling consumers into healthcare insurance policies without consumers knowledge or consent were substantiated.
6. Indiana Code § 27-1-15.6-12(b)(8) states, in part, that the Commissioner may refuse to renew an insurance producer license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.
7. Indiana Code § 27-1-15.6-12(d) provides that when the Commissioner refuses to renew a license, the Commissioner shall notify the Respondent, in writing, of the reasons for the nonrenewal. This Order serves as that notice.
8. The Commissioner further notifies Respondent that, pursuant to Indiana Code § 27-1-15.6-12(d), Respondent may, within sixty-three (63) days of the mailing of this Order, make a written demand upon the Commissioner for a hearing to determine the reasonableness of this action. Such a hearing shall be held within thirty (30) days from the date of receipt of Respondent's written demand.
9. This is considered an agency action. This action has been initiated by the aforementioned authority. If you choose to appeal this agency action, the State of Indiana Office of Administrative Law Proceedings ("OALP") will assign an administrative law judge to preside over this matter, and subsequently you will be contacted by the OALP with more information to begin the administrative process.

WHEREFORE, based on the foregoing, the Commissioner of Insurance hereby notifies Respondent that **Respondent's license shall not be renewed** due to the nature of Respondent's termination for cause, which involved dishonest practices.

10.30.2024  
Date Signed

  
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Holly W. Lambert, Commissioner  
Indiana Department of Insurance

Distribution:

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