



**State of Tennessee
Department of State**

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October 25, 2019

Commissioner Carter Lawrence
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Christopher George Wayne Lyn
7950 West McNab Road, Apt. #216
Tamarac, FL 33321

RE: In the Matter of: Christopher George Wayne Lyn Docket No. 12.01-157117J

Enclosed is an Initial Order rendered in connection with the above-styled case.

Administrative Procedures Division
Tennessee Department of State

RECEIVED

OCT 29 2019

DEPT OF COMMERCE AND INSURANCE
REGULATORY BOARDS LEGAL DIVISION

/aem
Enclosure

**STATE OF TENNESSEE
BEFORE THE COMMISSIONER OF COMMERCE AND INSURANCE**

TENNESSEE INSURANCE DIVISION,)	
)	
Petitioner,)	
)	
vs.)	APD No.: 12.01-157117J
)	TID No.: 18-144
CHRISTOPHER GEORGE WAYNE)	
LYN,)	
Respondent.)	

INITIAL ORDER

This matter was heard on July 19, 2019 before Administrative Judge Rob Wilson, on behalf of the Commissioner of the Tennessee Department of Commerce and Insurance. Miles K. Brooks, Jr., Assistant General Counsel, represented the Petitioner, the Tennessee Insurance Division. Christopher George Wayne Lyn did not appear, nor was he represented by counsel. Upon consideration of the pleadings, the testimony of witnesses both live and by affidavit, documentary evidence and the entire record, the Court issues this Initial Order containing Findings of Fact and Conclusion of Law as follows.

ENTRY OF DEFAULT

Pursuant to Tenn. Code Ann. § 4-5-307, on January 31, 2019, the Petitioner filed a Notice of Hearing and Charges. Subsequently, this matter was set for a hearing on July 19, 2019. The named Respondent in the Notice of Hearing and Charges is Christopher George Wayne Lyn (the "Respondent"). At the hearing, the Petitioner moved for a default against the Respondent pursuant to Tenn. Code Ann. § 4-5-309.

In support of the motion for default, the Petitioner presented evidence demonstrating that the Respondent was on notice of the proceedings against him and was served with a copy of the

Notice of Hearing and Charges. The following evidence was submitted to establish proof of service:

1. Exhibit 1: A copy of the United States Postal Service certified mail receipt showing counsel for the Petitioner sent notice to the Respondent at the address 5300 Broken South Boulevard NW, Boca Raton, Florida, pursuant to Tenn. Code Ann. § 4-5-320(c).
2. Exhibit 2: A copy of the Licensee Detail containing an updated address for the Respondent. This new address was 5641 NW 58th Way, Tamarac, Florida.
3. Exhibit 3: A copy of the United States Postal Service certified mail return receipt showing counsel for the Petitioner sent notice to the Respondent at the address 7950 McNab Road, Apartment 216, Tamarac, Florida, 33321.
4. Exhibit 4: A copy of the United States Postal Service certified mail return receipt showing counsel for the Petitioner attempted to serve the Respondent at the address 7950 McNab Road, Apartment 216, Tamarac, Florida, 33321.
5. Exhibit 5: A copy of the United States Postal Service certified mail return receipt showing counsel for the Petitioner attempted to serve the Respondent at the address 7950 McNab Road, Apartment 216, Tamarac, Florida, 33321.
6. Exhibit 6: A copy of an email chain between the Petitioner and the Respondent showing that the Respondent had notice of this action.
7. Exhibit 7: A copy of an email chain between the Petitioner and the Respondent showing that the Respondent had notice of this action.

The counsel for the Petitioner was able to contact the Respondent at the phone number (954) 446-4649. (Tr. p. 6, l. 24-25). The facts established at the hearing demonstrates service upon the Respondent was legally sufficient in accordance with Tenn. Code Ann. § 4-5-307 and Tenn. Comp. R. & Regs. (“Rule”) 1360-04-01-.06. Based on the failure of the Respondent to appear for the hearing, pursuant to Tenn. Code Ann. § 4-5-309 and Rule 1360-04-01-.15, the Respondent was held in default. Pursuant to Rule 1360-04-01-.15(2)(b), the hearing was held on an uncontested basis.

FINDINGS OF FACT

1. The Respondent is a resident of Florida. His business address of record is 5300 Broken South Boulevard NW, Boca Raton, Florida 33487. (Exhibit 8).
2. The Respondent maintains a current residence address of 7950 West Mcnab Road, Apt. 216, Tamarac, FL 33321. (Exhibit 8; Tr. p. 6, l. 24-25; Tr. p. 7, l. 1-4)
3. The Respondent held a valid Tennessee nonresident insurance producer license, number 2011433, which became active on or about July 14, 2010. The Respondent's license expired on September 30, 2018. (Exhibit 8).
4. The Respondent's name was used to write several insurance policies in Michigan at a time the Respondent did not hold a Michigan insurance producer license. Due to this activity, Michigan issued a Cease and Desist Letter on October 9, 2014. (Exhibit 8; Exhibit 9; Exhibit 10).
5. On July 6, 2015, the State of Virginia revoked the Respondent's license for failing to disclose the Michigan administrative action and failing to update his address of record. (Exhibit 8; Exhibit 10).
6. On January 29, 2015, the State of Indiana revoked the Respondent's license due to the actions taken in Michigan. (Exhibit 8; Exhibit 10).
7. On September 25, 2015, the State of Delaware revoked the Respondent's license due to the aforementioned revocations. (Exhibit 8; Exhibit 10).
8. On February 9, 2016, the State of West Virginia placed the Respondent on probation because of the Respondent's failure to timely report Michigan, Virginia, Indiana, and Delaware's state actions. (Exhibit 8; Exhibit 10).

9. On March 15, 2016, the State of Louisiana assessed the Respondent a two hundred fifty dollar (\$250) civil penalty for failing to disclose prior state actions. (Exhibit 8; Exhibit 10).
10. On May 3, 2016, the state of Florida placed the Respondent's license on probation and assessed a seven hundred fifty dollar (\$750) civil penalty for failing to disclose prior state actions. (Exhibit 8; Exhibit 10).
11. The Respondent reported these actions to the Petitioner on September 9, 2016. (Exhibit 8).

CONCLUSIONS OF LAW

1. In accordance with Rules 1360-04-01-.02(7) and 1360-04-01-.15(3), the Petitioner has shown, by a preponderance of evidence, that the facts alleged in the Notice of Hearing And Charges pertaining to the Respondent, Christopher George Wayne Lyn, are true and that the issues raised therein should be resolved in its favor.
2. Although the Court recognizes that the Respondent's license has expired prior to the commencement of this litigation, Tenn. Code Ann. § 56-6-112(e) specifically authorizes the present action and any penalty or remedy available under the Law.
3. While licensed with the Petitioner, the Respondent had his licensed revoked in three (3) different states: (1) Virginia; (2) Indiana; and (3) Delaware.
4. While licensed with the Petitioner, the Respondent had seven (7) states take administrative actions against his license: (1) Michigan; (2) Virginia; (3) Indiana; (4) Delaware; (5) West Virginia; (6) Louisiana; and (7) Florida. The Respondent failed to report each administrative action within thirty (30) days.

5. The Petitioner has shown, by a preponderance of the evidence, that there are adequate grounds for the assessment of civil penalties against Respondent of one thousand dollars (\$1,000) for each of the violations described above.

6. It is determined that the proof entered at trial provides adequate grounds for the assessment of a civil penalty in the total amount of **ten thousand dollars** (\$10,000).

IT IS THEREFORE, ORDERED that:

1. The Respondent Christopher George Wayne Lyn shall fully **COMPLY** with the Law, and all rules promulgated thereunder.

2. The Respondent's Tennessee nonresident insurance producer license, number 2011433, is **REVOKED**.

3. That the valuation of the civil penalty applicable to the Respondent be established in the amount of **ten thousand dollars** (\$10,000).

4. All persons in any way assisting, aiding, or helping the aforementioned Respondent in any of the aforementioned violations of the Law shall **CEASE AND DESIST** all such activities.

5. The costs of this action are assessed against Respondent.

6. This Order shall not be interpreted in any manner that is in conflict with the automatic stay provisions of 11 U.S.C. § 362 of the federal bankruptcy code.

7. This Initial Order, imposing sanctions against Respondent is entered to protect the public and consumers of insurance products in the State of Tennessee, consistent with the purposes fairly intended by policy and provisions of the Law.

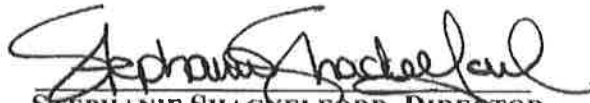
This INITIAL ORDER entered and effective this the 25th day of OCT

2019.



**ROB WILSON
ADMINISTRATIVE JUDGE
ADMINISTRATIVE PROCEDURES DIVISION
OFFICE OF THE SECRETARY OF STATE**

Filed in the Administrative Procedures Division, Office of the Secretary of State,
this the 25TH day of OCTOBER 2019.



**STEPHANIE SHACKELFORD, DIRECTOR
ADMINISTRATIVE PROCEDURES DIVISION
OFFICE OF THE SECRETARY OF STATE**

Tennessee Insurance Division, Petitioner v.
Christopher George Wayne, Lyn, Respondent.

NOTICE OF APPEAL PROCEDURES

REVIEW OF INITIAL ORDER

Attached is the Administrative Judge's decision in your case before the **Commissioner of the Tennessee Department of Commerce & Insurance (the Commissioner)**, called an Initial Order, with an entry date of **October 25, 2019**. The Initial Order is not a Final Order but shall become a Final Order unless:

1. **A Party Files a Petition for Reconsideration of the Initial Order:** You may ask the Administrative Judge to reconsider the decision by filing a Petition for Reconsideration. Mail to the Administrative Procedures Division (APD) a document that includes your name and the above APD case number, and sets forth the specific reasons why you think the decision is incorrect. The APD must receive your written Petition no later than 15 days after entry of the Initial Order, which is no later than **November 12, 2019**. A new 15 day period for the filing of an appeal to the Commissioner (as set forth in paragraph (2), below) starts to run from the entry date of an order disposing of a Petition for Reconsideration, or from the twentieth day after filing of the Petition if no order is issued.

The Administrative Judge has 20 days from receipt of your Petition to grant, deny, or take no action on your Petition for Reconsideration. If the Petition is granted, you will be notified about further proceedings, and the timeline for appealing (as discussed in paragraph (2), below) will be adjusted. If no action is taken within 20 days, the Petition is deemed denied. As discussed below, if the Petition is denied, you may file an appeal. Such an Appeal must be received by the APD no later than 15 days after the date of denial of the Petition. *See* TENN. CODE ANN. § 4-5-317 and § 4-5-322.

2. **A Party Files an Appeal of the Initial Order:** You may appeal the decision to the Commissioner. Mail to the APD a document that includes your name and the above APD case number, and states that you want to appeal the decision to the Commissioner, along with the basis for your appeal. The APD must receive your written Appeal no later than 15 days after the entry of the Initial Order, which is no later than **November 12, 2019**. The filing of a Petition for Reconsideration is not required before appealing. *See* TENN. CODE ANN. § 4-5-317.
3. **The Commissioner of the Tennessee Department of Commerce & Insurance decides to Review the Initial Order:** In addition, the Commissioner may give written notice of his or her intent to review the Initial Order, within 15 days after the entry of the Initial Order.

If either of the actions set forth in paragraphs (2) or (3) above occurs prior to the Initial Order becoming a Final Order, there is no Final Order until the Commissioner renders a Final Order.

If none of these actions set forth in paragraphs (1), (2), or (3) above are taken, then the Initial Order will become a Final Order. **In that event, YOU WILL NOT RECEIVE FURTHER NOTICE OF THE INITIAL ORDER BECOMING A FINAL ORDER.**

STAY

In addition, you may file a Petition asking the Administrative Judge for a stay that will delay the effectiveness of the Initial Order. A Petition for a stay must be received by the APD within 7 days of the date of entry of the Initial Order, which is no later than **November 1, 2019**. *See* TENN. CODE ANN. § 4-5-316.

Tennessee Insurance Division, Petitioner v.
Christopher George Wayne, Lyn, Respondent.

REVIEW OF A FINAL ORDER

1. **A Party may file a Petition for Reconsideration of the Final Order:** When an Initial Order becomes a Final Order, a party may file a Petition asking for reconsideration of the Final Order. Mail to the Administrative Procedures Division (APD) a document that includes your name and the above APD case number, and sets forth the specific reasons why you think the Final Order is incorrect. If the Initial Order became a Final Order without an Appeal being filed, and without the Commissioner deciding to modify or overturn the Initial Order, the Administrative Judge will consider the Petition. If the Commissioner rendered a Final Order, the Commissioner will consider the Petition. The APD must **receive** your written Petition for Reconsideration no later than 15 days after: (a) the issuance of a Final Order by the Commissioner; or (b) the date the Initial Order becomes a Final Order. If the Petition is granted, you will be notified about further proceedings, and the timeline for appealing the Final Order will be adjusted. If no action is taken within 20 days of filing of the Petition, it is deemed denied. *See* TENN. CODE ANN. § 4-5-317.
2. **A Party Files an Appeal of the Final Order:** A person who is aggrieved by a Final Order in a contested case may seek judicial review of the Final Order by filing a Petition for Review “in the Chancery Court nearest to the place of residence of the person contesting the agency action or alternatively, at the person’s discretion, in the chancery court nearest to the place where the cause of action arose, or in the Chancery Court of Davidson County,” within 60 days of the date of entry of the Final Order. *See* TENN. CODE ANN. § 4-5-322. The filing of a Petition for Reconsideration is not required before appealing. *See* TENN. CODE ANN. § 4-5-317. A reviewing court also may order a stay of the Final Order upon appropriate terms. *See* TENN. CODE ANN. §§ 4-5-322 and 4-5-317.
3. **A Party may request a stay of the Final Order:** A party may file a Petition asking for a stay that will delay the effectiveness of the Final Order. If the Initial Order became a Final Order without an Appeal being filed, and without the Commissioner deciding to modify or overturn the Initial Order, the Administrative Judge will consider the Petition. If the Commissioner rendered a Final Order, the Commissioner will consider the Petition. A Petition for a stay of a Final Order must be **received** by the APD within 7 days after the Initial Order becomes a Final Order. *See* TENN. CODE ANN. § 4-5-316.

FILING

To file documents with the Administrative Procedures Division, use this address:

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