

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 14741-AG15-1117-293

IN THE MATTER OF: )

Cheryl A. Flood, )  
Respondent )

88 County Rd 925 E )  
Montrose, IL 62445 )

Type of Agency Action: Enforcement )

Indiana Insurance License No. 482912 )

**FILED**

NOV 24 2015

STATE OF INDIANA  
DEPT. OF INSURANCE

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

The Indiana Department of Insurance, pursuant to Indiana Code § 4-21.5-1 *et seq.*, and Indiana Code § 27-1-15.6-12, hereby gives notice to Cheryl A. Flood, ("Respondent") of the following Administrative Order:

1. Respondent, a nonresident of Indiana, is a licensed insurance producer, holding license number 482912 since November of 2005 ("Respondent's license").
2. Respondent's license expires on December 31, 2015.
3. On November 23, 2005, Respondent submitted an application for licensure.
4. On the application, Respondent failed to disclose her September 26, 2003 Illinois misdemeanor conviction for reckless conduct.
5. Pursuant to Indiana Code § 27-1-15.6-12(b)(1) the commissioner may refuse to renew a producer's license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.
6. Pursuant to Indiana Code § 27-1-15.6-12(b)(8) the commissioner may refuse to renew a producer's 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) requires the Commissioner to notify a licensee of the reason for the nonrenewal of his license. 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 receiving 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.

WHEREFORE, based on the foregoing, the Commissioner of Insurance hereby notifies Respondent that **their license shall not be renewed.**

11/24/15

Date Signed



Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Certified Mail Receipt: 91 7190 0005 2720 0051 6920