

STATE OF INDIANA)

BEFORE THE INDIANA

COUNTY OF MARION)

) SS:

COMMISSIONER OF INSURANCE

CAUSE NO. 8133-AD09-0407-007

INSURANCE AGENT LICENSE)
APPLICATION OF:)

FILED

Adam Keister)
6407 Washington Avenue)
Evansville, IN 47715)

AUG 07 2009

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

On June 29, 2009, the appointed Administrative Law Judge, John R. Kissling, Jr., filed his Findings of Fact, Conclusions of Law, and Recommended Order in the above-captioned matter.

1. The Department served Findings of Fact, Conclusions of Law, and Recommended Order and Notice of Filing of Recommended Order on Applicant by mailing the same to his home address.

2. The Department has complied with the notice requirements of Ind. Code §4-21.5-3-17.

3. Applicant has not filed an objection with the Commissioner regarding the Administrative Law Judge's Recommended Order, and more than eighteen (18) days have elapsed.

THEREFORE, the Commissioner of Insurance, being fully advised, now hereby adopts in full the Administrative Law Judge's Findings of Fact, Conclusions of Law, and Recommended Order, and issues the following Final Order:

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Commissioner of Insurance:

1. Applicant is hereby granted a license subject to a probationary period of two (2) years.

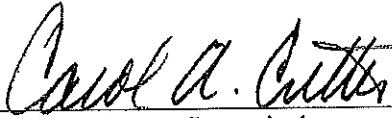
2. During the probationary period, Applicant is required to submit written reports to the attention of Department Investigator David Cuthbert. A report is due every ninety (90) days for two (2) years from the date of this Final Order. Each report shall contain:

- a. The total number of quotes or proposals Applicant presented during the period.
- b. The total number of policies sold by Applicant during the period.
- c. The total amount of premiums developed during the period on the policies sold by Applicant.
- d. The total amount of commissions earned by Applicant during the period.
- e. A report from Applicant's trainer, mentor, or supervisor on how Applicant is progressing, with comment on any problems or accomplishments.

3. Applicant's request for written consent to engage in the business of insurance, pursuant to 18 U.S.C. §§1033 and 1034, is hereby granted.

Under Ind. Code §4-21.5-5-5, Applicant has the right to appeal this Final Order by filing a petition for judicial review in the appropriate court within thirty (30) days.

ALL OF WHICH IS Ordered by the Commissioner this 17th day of August, 2009. cc.



Carol A. Cutter, Commissioner
Indiana Department of Insurance

Distribution:

Adam L. Keister
6407 Washington Avenue
Evansville, IN 47715

Robert L. Hummel, Attorney
Indiana Department of Insurance
311 W. Washington St., Suite 300
Indianapolis, IN 46204

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 8133-AD09-0407-007

IN THE MATTER OF:)

Insurance Agent License)
Application of:)

Adam Keister)
6407 Washington Avenue)
Evansville, IN 47715)

FILED

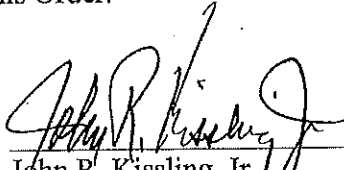
JUN 29 2009

STATE OF INDIANA
DEPT. OF INSURANCE

NOTICE OF FILING OF RECOMMENDED ORDER

The parties of this action are hereby notified that the Administrative Law Judge's
Findings of Fact, Conclusions of Law and Recommended Order are deemed filed as of
this date.

To preserve an objection to this order for judicial review, you must object to the
order in a writing that: 1) identifies the basis for your objection with reasonable
particularity; and 2) is filed with the Commissioner of the Department of Insurance
within eighteen (18) days from the date of this Order.



John R. Kissling, Jr.
Administrative Law Judge

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 8133-AD09-0407-007

IN THE MATTER OF:)

Insurance Agent License)
Application of:)

Adam Keister)
6407 Washington Avenue)
Evansville, IN 47715)

FILED

JUN 29 2009

STATE OF INDIANA
DEPT. OF INSURANCE

FINDINGS OF FACT,
CONCLUSIONS OF LAW, AND RECOMMENDED ORDER

Administrative Law Judge John R. Kissling, Jr., came to hear the matter of Applicant Adam Keister on April 23, 2009, at 10:19 a.m. and will now render a decision.

The Indiana Department of Insurance ("Department") was represented by counsel, Robert L. Hummel. Applicant appeared in person at the hearing that he requested.

Based upon the evidence presented at said hearing, the Administrative Law Judge now makes the following Findings of Fact, Conclusions of Law, and issues this Recommended Order.

FINDINGS OF FACT

1. Applicant was properly notified of the hearing date by U.S. Certified Mail #7004 1160 0000 3840 6686.

3. On March 20, 2009, the Department received Applicant's application for a health insurance license. (Exhibit 1)

4. On April 8, 2009, a Preliminary Administrative Order and Notice of License Denial was issued by the Commissioner due to Applicant's felony conviction.

5. On April 9, 2009, the Department received Applicant's request for a hearing. (Exhibit 4).

6. Applicant was arrested in September of 1992 in Kentucky for second-degree burglary by unlawfully entering a dwelling and theft. The Applicant pled guilty and was convicted of burglary in the third-degree and theft by unlawful taking. Applicant sentenced to four (4) years on burglary and one (1) year on theft; he was placed on five (5) years probation. (Exhibit 5).

7. In September of 1998, Applicant was arrested in Kentucky and charged with cultivation of marijuana, five (5) or more plants, traffic in marijuana, eight (8) ounces to less than five (5) pounds. All charges were dismissed. (Exhibit 6).

8. Applicant was in the Army from June of 1987 until February of 1990. (Transcript pg. 41).

9. Applicant sent in a criminal history report from the State of Indiana revealing no criminal history.

10. Applicant sent in a letter of recommendation from Donald Waters that states he has know Applicant since 1999 and considers him a close friend who is trustworthy and honest.

11. Applicant sent in a letter of recommendation from Douglas Sauers of Kenny Kent Chevrolet stating he has known and worked with Applicant for two (2) years. He also states that Applicant is knowledgeable, works well with and encourages others, he has a great work ethic.

12. Applicant sent in a letter of recommendation from Angie Luntsford who has worked with Applicant for three (3) years. She states Applicant conducted himself in a honest, respectful manner, Applicant is goal oriented and works hard.

CONCLUSIONS OF LAW

1. The Commissioner of Insurance has jurisdiction over both the subject matter and the parties to this action.

2. The hearing was held in compliance with the Administrative Orders and Procedures Act of the Indiana Code and all procedures and rules set forth by such Act have been followed in this matter.

3. Service of process was completed via the use of the United States Mail in compliance with the statute and due process requirements.

4. Ind. Code §27-1-15.6-12(b)(6) states that the Commissioner may refuse to issue an insurance producer license if the applicant has been convicted of a felony.

5. Findings of Fact that can be adopted as a Conclusion of Law are hereby incorporated herein as such.

RECOMMENDED ORDER

With the Findings of Fact and the Conclusions of Law as stated, the Administrative Law Judge now recommends to the Commissioner of Insurance the following:

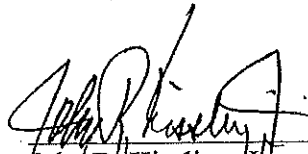
1. Applicant should be Granted the insurance producer license for which he applied, subject to a probationary period of two (2) years.

2. During the probationary period, Applicant should be required to submit written reports to the attention of Department Investigator David Cuthbert. A report should be due every ninety (90) days for two (2) years from the date of the Commissioner's Final Order. Each report should contain:

- a. The total number of quotes or proposals the Applicant presented during the period.
- b. The total number of policies sold by Applicant during the period.
- c. The total amount of premiums developed during the period on the policies sold by Applicant.
- d. The total amount of commissions earned by Applicant during the period.
- e. A report from Applicant's trainer, mentor or supervisor on how Applicant is progressing, with comment on any problems or accomplishments.

3. Applicant's request for written consent to engage in the business of insurance, pursuant to 18 U.S.C. §§1033 and 1034, should be Granted.

ALL OF WHICH IS ADOPTED by the Administrative Law Judge and recommended to the Commissioner this 29th day of June, 2009.


John R. Kissling, Jr.
Administrative Law Judge

Distribution:

Robert L. Hummel, Attorney
Indiana Department of Insurance
311 W. Washington St., Suite 300
Indianapolis, IN 46204

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