

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 8672-AG09-1216-247

IN THE MATTER OF:

Patricia L. Ramlet
6740 Hanley Court
Castle Rock, CO 80108

PO Box 4017
Greenwood Village, CO 80155

Respondent.

License Number: 610456

FILED

DEC 18 2009

STATE OF INDIANA
DEPT. OF INSURANCE

ADMINISTRATIVE ORDER
NOTICE OF NONRENEWAL OF LICENSE

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

1. Indiana Code § 27-1-15.6-12(b) provides that "The commissioner may levy a civil penalty, place an insurance producer on probation, suspend an insurance producer's license, revoke and insurance producer's license for a period of years, permanently revoke an insurance producer's license, or refuse to issue or renew an insurance producer license, or take any combination of these actions, ...".

2. 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.

3. Respondent is a licensed non-resident insurance producer within the State of Indiana, holding license number 610456.

4. Respondent's license will expire on August 31, 2010.

5. On or about October 2, 2009, the Department received notice from Midland National Life Insurance Company ("Midland") that Respondent had been terminated for cause after it was discovered Respondent had been rebating life insurance premiums to insureds.

6. Respondent has failed to respond to the Department's requests for a response and to provide a list of company appointments held in the past twelve (12) months.

7. Respondent has failed to provide to the Department a current resident address. The captioned post office box address was provided as a forwarding address by the United States Postal Service.

8. Respondent's conduct, as alleged herein, is considered to demonstrate incompetence and untrustworthiness and is cause for disciplinary action in accordance with Indiana Code § 27-1-15.6-12(b)(8).

9. Respondent's conduct, as alleged herein, is considered to be in violation of Indiana Code § 27-4-1-4 and is cause for disciplinary action in accordance with Indiana Code § 27-1-15.6-12(b)(2) and Indiana Code § 27-1-15.6-12(b)(7).

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

WHEREFORE, the Commissioner further notifies Respondent that pursuant to Indiana Code §27-1-15.6-12(d), within sixty (60) days of receiving this Notice, Respondent may 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.

12/16/2009
Date Signed


Carol Cutter, Commissioner
Indiana Department of Insurance

CERTIFIED MAIL NUMBER: 7005 3110 0002 4438 6749