

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO.: 9824-AD10-1027-032

IN THE MATTER OF: )

INSURANCE AGENT LICENSE )  
APPLICATION OF: )

Carl S. Rykard, Jr. )  
475 Sentry Park East )  
Blue Bell, PA 19422 )

**FILED**

NOV 05 2010

STATE OF INDIANA  
DEPT. OF INSURANCE

**PRELIMINARY ADMINISTRATIVE ORDER**  
**AND NOTICE OF LICENSE DENIAL**

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 **Carl S. Rykard, Jr.** (“Applicant”) of the following Administrative Order:

1. Applicant filed an application for licensure with the commissioner on or about October 16, 2010. Following a review of materials submitted by Applicant in support of his application, the Commissioner of the Indiana Department of Insurance, (“Commissioner”), being fully advised, now hereby notifies Applicant that the materials submitted indicate that Applicant has not fully met the requirements of licensure as stated by Indiana Code § 27-1-15.6-12(b).

2. Applicant has provided incorrect, misleading, incomplete, or materially untrue information in the license application. Specifically, a question regarding involvement in previous administrative proceedings was answered “no”. However, records show that Applicant was the subject of previous administrative actions in Wisconsin and New York.

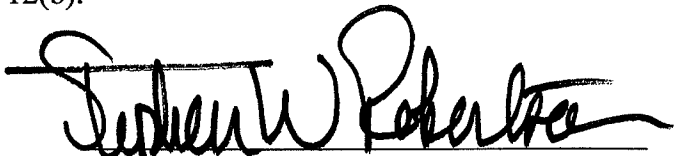
3. Indiana Code § 27-1-15.6-12(d) provides that:

[i]f the commissioner refuses to renew a license or denies an application for a license; the commissioner shall notify the applicant or licensee and advise the

applicant or licensee, in a writing sent through regular first class mail, of the reason for the denial of the applicant's application or the non renewal of the licensee's license. The applicant or licensee may, not more than sixty-three (63) days after notice of denial of the applicant's application or non renewal of the licensee's license is mailed, make written demand to the commissioner for a hearing before the commissioner to determine the reasonableness of the commissioner's action. The hearing shall be held not more than thirty (30) days after the applicant or licensee makes the written demand, and shall be conducted under IC 4-21.5 and Indiana Code § 27-1-15.6-12(d).

IT IS THEREFORE ORDERED that the Applicant's request for licensure is hereby **DENIED** pursuant to Indiana Code 27-1-15.6-12(b).

1/15/10  
Date Signed

  
Stephen W. Robertson  
Commissioner  
Indiana Department of Insurance