

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 9444-AG11-1207-162

IN THE MATTER OF: )  
 )  
Rajiv Sinha, )  
 )  
Respondent, )  
 )  
362 Pine Shadow Lane )  
Auburndale, FL 33823 )  
 )  
License Number 680316 )  
 )  
Type of Agency Action: Enforcement )

**FILED**

DEC 12 2011

STATE OF INDIANA  
DEPT. OF INSURANCE

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

The Indiana Department of Insurance, pursuant to the Indiana Administrative Orders and Procedures Act, Indiana Code 4-21.5-1 et seq. and the Indiana Insurance Producers Act, Indiana Code 27-1-15.6-12, hereby gives notice to Rajiv Sinha (“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's Indiana nonresident insurance producer license number 680316 expires on December 31, 2011.

4. On or about June 24, 2010, the Department received a notice from Thomas E. Capp, Vice President, Esurance Insurance Services, Inc., who stated that Respondent's appointments had been terminated for cause. Mr. Capp stated Respondent was terminated for actions which Esurance deemed to be dishonest and unethical. Vice President Capp documented cases where Respondent applied discounts that clients were not eligible for, changed deductibles and/or coverage without permission from applicants, lowered liability and uninsured motorist coverage limits without advising the applicant, changed applicant's driver license number which prevented the driver record from being obtained prior to purchase. Respondent was also "sliding" additional products by coupling an Esurance auto policy with an Assurant renter's policy without permission or disclosure of the purchase.

5. On or about February 1, 2011, the New York Department of Insurance revoked Respondent's nonresident producer license. Respondent's nonresident producer license in Illinois was also revoked on April 22, 2011. A search of Department records proves that none of the aforementioned administrative actions were reported to the Indiana Commissioner of Insurance by Respondent.

6. Respondent used dishonest practices and demonstrated untrustworthiness when conducting business for Esurance by intentionally misrepresenting the terms of actual or proposed insurance contracts or applications for insurance.

7. Respondent intentionally violated an insurance law when he failed to report to the commissioner the administrative actions taken against him by the other government agencies not more than thirty (30) days after the final dispositions of those matters.


8. Respondent had insurance producer licenses revoked in other states.

9. Respondent's conduct, alleged herein, is cause for disciplinary action in accordance with Indiana Code 27-1-15.6-12(b)(2)(A), 27-1-15.6-17(a), 27-1-15.6-12(b)(5), 27-1-15.6-12(b)(8), and 27-1-15.6-12(b)(9).

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.

12-12-11  
Date Signed

  
Stephen W. Robertson  
Commissioner  
Indiana Department of Insurance

Distributed To:

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