

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO. 11500-AD12-0810-039

IN THE MATTER OF: )

Insurance Agent License )  
Application of: )

Robert Allen Lento )  
1435 Forestdale Circle )  
Jamison, PA 18929 )

**FILED**

JAN 28 2013

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**

On December 17, 2012, the appointed Administrative Law Judge, Holly Williams, filed her Findings of Fact, Conclusions of Law, and Recommended Order in the above captioned matter. As ultimate authority in this case, the Commissioner of the Indiana Department of Insurance, Stephen W. Robertson, having read and reviewed the Findings of Fact, Conclusions of Law, and Recommended Order and being duly advised in the premises, denies ALJ Williams' Recommended Order pursuant to Indiana Code §4-21.5-3-29.

**FINDINGS OF FACT**

1. The ALJ's Findings of Fact are incorporated into this Order.
2. Conclusions of Law that should be adopted as Findings of Fact are hereby incorporated herein as such.

### **CONCLUSIONS OF LAW**

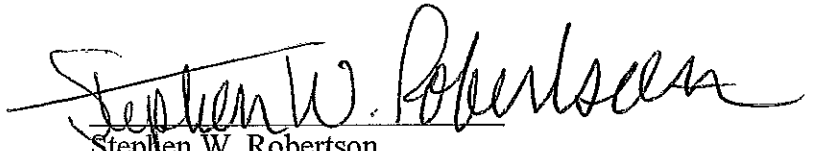
1. The Commissioner of Insurance has jurisdiction over both the subject matter and the parties to this action.
2. This hearing was held in compliance with the Administrative Orders and Procedures Act (AOPA) of the Indiana Code, codified at Ind. Code § 4-21.5 *et seq.* All procedures and rules set forth by AOPA 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. Both of Applicant's felony convictions reflect serious violations of the law involving risk of harm to other people.
5. Independent adjusters often go to people's homes and places of business to adjust claims, and as such require the utmost in sound judgment.
6. 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.
7. Applicant failed to meet his burden of proving the preliminary denial should be overturned.
8. Findings of Fact that should be adopted as Conclusions of Law are hereby incorporated herein as such.

**RECOMMENDED ORDER**

With the Findings of Fact and the Conclusions of Law as stated, the Commissioner of Insurance now ORDERS:

1. The Preliminary Administrative Order and Notice of License Denial of December 17, 2012, is upheld.
2. Applicant's independent adjuster license application is DENIED.

ALL OF WHICH IS ORDERED this 28th day of January 2013.

  
Stephen W. Robertson,  
Insurance Commissioner

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