

STATE OF INDIANA     )  
                                  )  
COUNTY OF MARION    )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 14612-AD15-0929-040

IN THE MATTER OF:     )  
                                  )  
Insurance Producer License     )  
Application of:             )  
                                  )  
Laura Hacker                 )  
865 S. State Road 45         )  
Springville, IN 47462        )  
                                  )  
Applicant                     )

**FILED**

JAN 29 2016

STATE OF INDIANA  
DEPT. OF INSURANCE

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**FINAL ORDER**

On January 5, 2016, the Administrative Law Judge, Reuben B. Hill, 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 Recommended Order on Applicant by mailing the same to her home address of record.

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

3. Neither party has filed an objection with the Commissioner regarding the Administrative Law Judge's Findings of Fact, Conclusions of Law and 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 by the Commissioner of Insurance:

1. The refusal to issue Applicant's Indiana Producer License is affirmed.

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 29 day of January, 2016.

  
Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Copies to:  
Laura Hacker  
865 S. State Road 45  
Springville, IN 47462

Brigitte Collier, Attorney  
Indiana Department of Insurance  
311 W. Washington St., Suite 300  
Indianapolis, IN 46204

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
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CAUSE NO.: 14612-AD15-0929-040

IN THE MATTER OF:  
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INSURANCE PRODUCER LICENSE )  
APPLICATION OF: )  
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Laura Hacker,  
865 S. State Rd 45  
Springville, IN 47462

Type of Agency Action: Enforcement )

**FILED**

JAN 05 2016

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINDINGS OF FACT, CONCLUSIONS OF LAW**  
**AND RECOMMENDED ORDER**

At the conclusion of the hearing in this matter, the parties were asked to submit Proposed Findings of Fact, Conclusions of Law, and Recommended Order. The Enforcement Division hereby timely submits its Proposed Findings of Fact, Conclusions of Law, and Recommended Order.

Administrative Law Judge Reuben B. Hill, having considered and reviewed all of the evidence, will now render a decision in the matter of Applicant Laura Hacker ("Applicant"). This matter came to be heard by Judge Reuben B. Hill, on November 4, 2015 at 10:27 a.m. at the Indiana Department of Insurance.

The Enforcement Division of the Indiana Department of Insurance ("Department") was represented by counsel, Brigitte Collier. Applicant appeared in person and without legal counsel. Evidence was heard and exhibits were received into evidence.

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

### **FINDINGS OF FACT**

1. Applicant submitted an application for an Indiana resident producer's license on September 23, 2015.
2. On October 2, 2015, the Department filed its "Preliminary Administrative Order and Notice of License Denial" ("the Order").
3. Service of process was completed via the United States Mail in compliance with the statute and due process requirements.
4. The Order noted that on the application, the Applicant disclosed that she had been convicted of theft and receiving stolen property, a Class A misdemeanor.
5. Citing Indiana Code § 27-1-15.6-12(b)(8), the application was denied due to having been convicted of theft and receiving stolen property, which demonstrates dishonest practices, or untrustworthiness or financial irresponsibility in the conduct of business in Indiana or elsewhere.
6. The Order further notified the Applicant that should she wish for a review of the decision, she must notify the Department within sixty-three (63) days.
7. The Applicant notified the Department that she wished to have a hearing on the matter.
8. A hearing was conducted on November 4, 2015 with the Applicant present in person and without legal counsel and the Department represented by attorney Brigitte Collier.
9. During the hearing, the Applicant admitted to pleading guilty to and having been convicted of theft and receiving stolen property.
10. The Applicant also stated in regards to her conviction, that at the time she purchased the stolen property, she was not aware that it was stolen and later found out



when she activated the phones. However, she takes full responsibility for her actions and has decided to make all of her future purchases at a retail store.

11. The Department entered into evidence State exhibit A as a copy of Applicant's Chronological Case Summary from the Odyssey Court Case database.

12. Exhibits A shows the details of Applicant's conviction from the charge to the final disposition.

13. The Department then requested that the Court take judicial notice of Indiana Code § 27-1-15.6-12(b)(8) which gives the Commissioner the authority to deny an insurance producer's license request for dishonest practices, or untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.

### **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 of the Indiana Code.

3. Indiana Code § 27-1-15.6-12(b) states that the Commissioner may deny a license application due to a number of factors.

4. Specifically Indiana Code § 27-1-15.6-12(b)(8) states that the Commissioner may deny a license for dishonest practices, or untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.

5. Indiana Code § 4-21.5-5-14(a) places the burden of demonstrating the invalidity of the agency action upon the party requesting the judicial review.

6. Indiana Code § 4-21.5-5-14(d)(1) requires that the party seeking judicial review must show the agency action was "arbitrary, capricious, an abuse of discretion, or otherwise not in accordance with law."

7. Applicant's conviction of theft and receiving stolen property warrant license denial under Indiana Code § 27-1-15.6-12(b)(8).

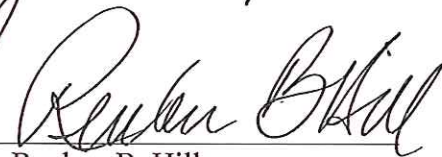
8. Findings of Fact that can be adopted as a Conclusion of Law are hereby incorporated herein as such.

### 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. That the refusal to issue Applicant's Indiana Producer License be affirmed.

ALL OF WHICH IS ADOPTED by the Administrative Law Judge and recommended to the Commissioner this 5<sup>th</sup> day of Jan, 2017.



Reuben B. Hill  
Administrative Law Judge

#### Distribution:

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Springville, IN 47462

Brigitte Collier, Attorney  
Indiana Department of Insurance  
311 W. Washington St., Suite 300  
Indianapolis, IN 46204

STATE OF INDIANA     )  
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BEFORE THE INDIANA  
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APPLICATION OF:                )  
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Laura Hacker,                 )  
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Springville, IN 47462         )

**FILED**

OCT 02 2015

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 Laura Hacker ("Applicant") of the following Administrative Order:

1. Applicant filed an application for licensure with the Commissioner of the Indiana Department of Insurance ("Commissioner") on September 23, 2015.
2. Before approving an application, the Commissioner must find that the applicant has met specific requirements under Indiana Code §27-1-15.6-6 and Indiana Code §27-1-15.6-12.
3. Indiana Code §27-1-15.6-12(b) provides, in part, that the Commissioner may refuse to issue or renew an insurance producer license for demonstrating untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.
4. Following a review of materials submitted by Applicant in support of her application, the Commissioner being fully advised, now hereby notifies Applicant that she has not fully met the requirements of licensure as stated by Indiana Code §27-1-15.6-12 due to her

March 22, 2013 conviction for Theft; Receiving Stolen Property, a Class A Misdemeanor.

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

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

10/2/2015  
Date Signed

  
Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution:

Laura Hacker  
865 S State Rd 45  
Springville, IN 47462

Calla Dain, Insurance Investigator  
Indiana Department of Insurance  
311 W. Washington St., Suite 103  
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317 234-8687, fax 317 234-2103

**Certified Mail Receipt: 91 7190 0005 2720 0049 6628**