

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 15111-AG16-0426-110

IN THE MATTER OF:)

Ajay Bhardwaj)
408 Eagle Nest Dr)
Chesterton, IN 46304)

Respondent)

License Number: 477137)

FILED

JUN 03 2016

STATE OF INDIANA
DEPT. OF INSURANCE

MOTION TO LIFT SUSPENSION ORDER

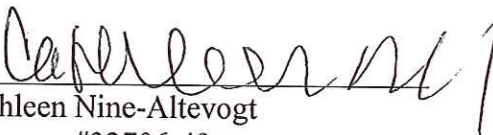
The Indiana Department of Insurance Enforcement Division (“Department”), by counsel, Cathleen Nine-Altevogt, now moves that the Suspension Order of April 29, 2016 be lifted. In support of this request the Department asserts the following:

1. Ajay Bhardwaj (“Respondent”) is an individual resident insurance producer under license #477137.
2. On March 02, 2016, the Commissioner of the Indiana Department of Insurance (“Commissioner”) mailed Respondent a certified letter requesting a list of appointments.
3. On April 04, 2016, certified mail article # 91 7190 0005 2720 0056 5867 was returned by the United States Postal Service (“USPS”) marked as unclaimed.
4. On April 04, 2016, the Commissioner re-sent the March 02, 2016 request for a list of appointments to Respondent via the email address on record with the Department provided by Respondent.

5. The April 04, 2016 email included a request for a "delivery receipt." A delivery receipt was received by the Department that same day, indicating that the email to respondent was delivered successfully.
6. More than ten (10) days have elapsed since the Commissioner requested a list of appointments.
7. Pursuant to Indiana Code §27-1-15.6-12(g), on April 29, 2016, the Commissioner issued a Suspension Order suspending Respondent's license # 477137 until such a time as the Commissioner received Respondent's list of appointments.
8. On May 13, 2016, Respondent sent an email to the Department providing a list of appointments.

WHEREFORE, the Department requests that the Commissioner issue an order lifting the suspension of Respondent's license and all other relief just and proper upon the premise.

Respectfully requested,



Cathleen Nine-Altevogt
Attorney #32706-49
Enforcement Division

ORDER LIFTING SUSPENSION

Comes now the Enforcement Division of the Indiana Department of Insurance and files its Motion to Lift Suspension Order. The Commissioner of the Indiana Department of Insurance having reviewed the same now issues the following order:

1. The Suspension Order issued on April 29, 2016 against Ajay Bhardwaj is hereby lifted.

All of which is ordered this 3 day of June, 2016



Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution to:

Ajay Bhardwaj
408 Eagle Nest Dr
Chesterton In, 46304

Calla Dain, Insurance Investigator
Indiana Department of Insurance
311 West Washington St. #103
Indianapolis, IN 46204-2787

Certified Mail Receipt: 91 7190 0005 2720 0060 1152

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 15111-AG16-0426-110

IN THE MATTER OF:)

Ajay Bhardwaj)
Respondent)

408 Eagle Nest Dr)
Chesterton, IN 46304)

License Number: 477137)

Type of Action: Enforcement)

FILED

APR 29 2016

STATE OF INDIANA
DEPT. OF INSURANCE

FINDINGS OF FACT AND SUSPENSION ORDER

WHEREAS, Ajay Bhardwaj (“Respondent”) is a resident insurance producer under license # 477137.

WHEREAS, Indiana Code 27-1-15.6-12(g) states that a licensed producer must furnish the Commissioner with a full and complete report listing each insurer with which the licensee has held an appointment during the year preceding within ten (10) days of a request.

WHEREAS, on March 02, 2016, the Commissioner of the Indiana Department of Insurance (“Commissioner”) mailed Respondent a certified letter requesting a list of appointments.

WHEREAS, on April 04, 2016, certified mail article # 91 7190 0005 2720 0056 5867 was returned marked as “unclaimed” by the United States Postal Service (“USPS”).

WHEREAS, on April 04, 2016, the Commissioner resent the March 02, 2016 request for a list of appointments to Respondent via email to an email address on record for Respondent.

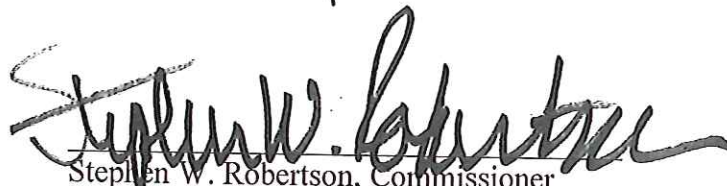
WHEREAS, the April 04, 2016 email included a request for a "delivery receipt". A delivery receipt was received by the Department that same day, indicating that the email to Respondent was successfully delivered.

WHEREAS, Respondent has failed to provide a list of appointments within ten (10) days as required under Indiana Code 27-1-15.6-12(g).

WHEREAS, Indiana Code 27-1-15.6-12(h) provides that the Commissioner may, without a hearing and in his sole discretion, suspend any insurance license held by the licensee in the event that the licensee fails to remit the list of appointments within ten (10) days.

IT IS THEREFORE ORDERED BY THE COMMISSIONER that Respondent's license # 477137 is hereby suspended, effective immediately, and will remain suspended until Respondent submits the list of appointments requested by the Commissioner.

ALL OF WHICH IS ORDERED the 29 day of April, 2016.


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Certified Mail Receipt Number: 91 7190 0005 2720 0059 1293

Copies to:

Ajay Bhardwaj
408 Eagle Nest Dr
Chesterton, IN 46304

Calla Dain, Insurance Investigator
Indiana Department of Insurance
311 West Washington St. #103
Indianapolis, IN 46204-2787