

STATE OF INDIANA     )  
                                  ) SS:  
COUNTY OF MARION    )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

Cause Number: 15738-AD16-1018-082

IN THE MATTER OF

John Steenberg  
6937 Bluff Ridge Place  
Indianapolis, IN 46278

Applicant.

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)

**FILED**

**MAY 22 2017**

**STATE OF INDIANA  
DEPT. OF INSURANCE**

**FINAL ORDER**

On March 23, 2017, 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 Respondent by mailing the same to his address of record.

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

3. Neither party filed an objection with the Commissioner regarding the Administrative Law Judge's Findings of Fact, Conclusions of Law and Recommended Order.

4. After more than eighteen (18) days elapsed from the filing of the Recommended Order, the Commissioner served on all parties his Notice of Intent to Review the appropriateness of the recommended period before Applicant can apply for a producer's license.

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.
2. Applicant cannot reapply for licensure for two (2) years.

Under Ind. Code §4-21.5-5-5, Respondent 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 22 day of May, 2017.

A handwritten signature in dark ink, appearing to read "Stephen W. Robertson", is written over a horizontal line.

Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Copies to:

John Steenberg  
6937 Bluff Ridge Place  
Indianapolis, IN 46278

Cathleen Nine-Altevogt, Attorney  
Indiana Department of Insurance  
311 W. Washington St., Suite 300  
Indianapolis, IN 46204

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**STATE OF INDIANA  
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**NOTICE OF INTENT TO REVIEW**

On March 23, 2017, 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 Respondent by mailing the same to his address of record.

2. 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.

3. However, the Commissioner hereby notifies the parties, pursuant to Ind. Code § 4-21.5-3-29(e), that the Commissioner intends to review the appropriateness of the recommended period before Applicant can reapply for a producer's license.



Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Copies to:

John Steenbergen  
6937 Bluff Ridge Place  
Indianapolis, IN 46278

Cathleen Nine-Altevogt, Attorney  
Indiana Department of Insurance  
311 W. Washington St., Suite 300  
Indianapolis, IN 46204

STATE OF INDIANA )  
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BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NUMBER:15738-AD16-1018-082

IN THE MATTER OF:

John Steenbergen  
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Indianapolis, IN 46278

Applicant.

**FILED**

MAR 23 2017

STATE OF INDIANA  
DEPT. OF INSURANCE

**NOTICE OF FILING OF RECOMMENDED ORDER**

The parties of this action are hereby notified that the Administrative Law Judge's Recommended Order is deemed filed as of this date.

To preserve an objection to this order for judicial review, you must object to the order in a writing that: 1) identifies the basis for your objection with reasonable particularity; and 2) is filed with the ultimate authority for the Final Order, the Commissioner of the Department of Insurance within eighteen (18) days from the date of this Order.



Reuben B. Hill  
Administrative Law Judge



STATE OF INDIANA       )  
                                  )  
COUNTY OF MARION     )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO.: 15738-AD16-1018-082

IN THE MATTER OF:                     )  
  )  
INSURANCE PRODUCER LICENSE        )  
APPLICATION OF:                        )  
  )  
John Steenbergen                        )  
6937 Bluffridge Place                    )  
Indianapolis, IN 46278                    )  
  )  
Applicant.                                 )

**FILED**

MAR 23 2017

**STATE OF INDIANA  
DEPT. OF INSURANCE**

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

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Administrative Law Judge ("ALJ") Reuben B. Hill, having heard, reviewed, and considered the evidence, will now render a decision in the matter of the license application of John Steenbergen ("Applicant"). This matter came on to be heard by the ALJ on January 4, 2017. The hearing was conducted at the Indiana Department of Insurance at 311 West Washington Street.

The Enforcement Division of the Indiana Department of Insurance ("Department") was represented by counsel, Cathleen Nine-Altevogt. Applicant appeared in person, pro se. evidence was heard and exhibits were received into evidence.

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

**FINDINGS OF FACT**

1. Dr. John Steenbergen (Applicant) was first licensed as a medical doctor in 1982 and

has been recognized on several occasions as a "Top Doctor" during his career. See( Exhibit 1 and Exhibit D.).

2. On September, 2005, Dr. Steenbergen accepted a new patient identified herein only as patient - A.M. Patient - A.M. presented several medical conditions including, asthma, general anxiety disorder, high cholesterol, and high blood pressure. During the course of his treatment of patient - A.M., Dr. Steenbergen also treated an additional variety of her complaints and ailments, including anxiety menstrual cramps, and headaches. In 2010 Dr. Steenbergen performed an abortion on patient - A.M. and he also prescribed narcotics to her on multiple occasions. See (Exhibit 1 pages 2-3) and transcript 115 at lines 2 - 3 and transcript at 121 lines 3 -2.

3. In 2010 patient- A.M. lost her employment and medical insurance coverage; however, Dr. Steenbergen continued to treat her as his private patient in his employer's facility after hours without keeping appropriate medical records.

4. Dr. Steenbergen and patient - A.M. maintained a doctor -patient relationship continuously throughout the period between 2005 and 2015. Beginning in 2010 Dr. Steenbergen engaged in an inappropriate sexual relationship with patient - A.M. which continued approximately four (4) years in 2015, when patient -A.M. filed a formal complaint against Dr.Steenbergen.

5. During the course of his doctor- patient relationship with patient -A.M., Dr. Steenbergen engaged in multiple sexual encounters with patient- A.M. which commenced with occasional kissing, and caressing and other inappropriate touching. Dr. Steenbergen allowed patient -A.M. to take off her blouse and her bra and and lie on the examination table with him in his arms while she slept. All such encounters with patient -A.M.occurred in his office after regular business hours.after such encounters Dr. Steenbergen gave patient -A.M large sums of money.

6. Dr. Steenbergen's conduct with patient – A.M. may have exposed his employer to civil liability.

7. On January 20, 2015, A.M. filed a formal complaint with the Consumer Protection

Division with the State of Indiana Attorney General's Office.

8. As a result of the formal complaint filed against Dr. Steenbergen,, his employment along with his medical license were suspended indefinitely. On March 13, 2016 Applicant and his attorney signed a Proposed Settlement Agreement with the Attorney General's Office regarding his medical license.

9. On March 13, 2016, Applicant and his attorney signed a Proposed Settlement Agreement with the Attorney General's Office concerning his medical license. ( Exhibit 1 and transcript at Page 112, line 10).

10. On April 26, 2016, the Medical Licensing Board of Indiana accepted the Settlement Agreement and Applicant's medical license was placed on indefinite suspension allowing Dr. Steenbergen the right to Petition For Reinstatement of his medical license after Two Years (2). See ( Exhibit 1 at pages1-2. A condition of his reinstatement of his medical license, would require successful completion of treatment recommendations that were contained in his 2015 Acumen Fitness For Duty Evaluation. Dr. Steenbergen chose not to comply with the treatment recommendations and has not pursued further efforts to obtain his medical license.See (Exhibit 1 at pages 1-2).

11. On November 4, 2016, the Department filed a Preliminary Notice of License Denial regarding Applicant's insurance producer license application on the basis that Applicant had his Indiana medical license suspended indefinitely in violation of Indiana Code 27-1-15.6-12(b)(8).

### **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, codified at Indiana Code 4-21.5, and Indiana Code 27-1-15.6-12(d)

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 using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.

5. Respondent violated Indiana Code 27-1-15.6-12(b)(8) as evidenced by the fact that his license is currently indefinitely suspended by the Medical Licensing Board based on Applicant's admitted behavior of having an inappropriate relationship with a patient.

6. Facts in aggravation include that Applicant introduced as evidence a misleading resume, Applicant signed a document stipulating that he was professionally incompetent. Applicant asserted throughout the hearing that he was taken advantage of by a mentally ill patient, and Applicant's blame of the patient, despite his assertion that he was not blaming her, shows a lack of remorse, a lack of understanding of the wrongfulness of his conduct, and a lack of truthfulness.

7. The facts in aggravation and the serious and recent nature of Applicant's conduct in having his medical license indefinitely suspended warrants license denial under Indiana Code 27-1-15.6-12(b)(8), as Applicant cannot be trusted with Indiana insurance consumers.

8. Indiana Code 4-21.5-3-14(c) states that the person requesting an agency take action on his behalf has the burden of persuasion and the burden of going forward.

9. Pursuant to Indiana Code 27-1-15.6-12(d), the hearing was held to determine the reasonableness of the Commissioner's decision; Applicant has failed to prove that the Commissioner's decision to deny his insurance producer license was unreasonable.

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

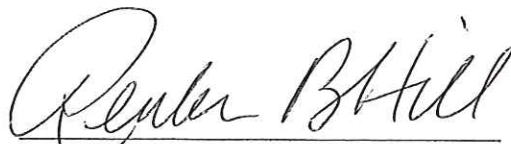
### **RECOMMENDED ORDER**

In Consideration of the Foregoing Findings of Fact and Conclusion of Law as stated, herein, 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 and Applicant shall not re-apply for one (1) year from the date of the Final Order in this Matter.**

**ALL OF WHICH IS ADOPTED** by the Administrative Law Judge and recommended to the Commissioner this 22 day of March, 2017.

  
REUBEN B. HILL, Esq.  
Administrative Law Judge

Distribution:

John Steenberg  
6937 Bluff Ridge Place  
Indianapolis, IN 46278

Cathleen Nine-Altevogt, Attorney  
Indiana Department of Insurance  
311 W. Washington St., Suite 300  
Indianapolis, IN 46204

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Indianapolis, IN 46278                    )

**FILED**

NOV 04 2016

STATE OF INDIANA  
DEPT. OF INSURANCE

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

The Indiana Department of Insurance, pursuant to the Indiana Administrative Orders and Procedures Act, Indiana Code §4-21.5-1 *et seq.* and Indiana Code §27-1-15.6-12, hereby gives notice to John Steenbergen ("Applicant") of the following Administrative Order:

1. Applicant filed an application for resident licensure with the Commissioner of the Indiana Department of Insurance ("Commissioner") on October 03, 2016.
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)(8) provides that the Commissioner may refuse to issue an insurance producer license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, 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 his application, the Commissioner being fully advised, now hereby notifies Applicant that he has not fully met the requirements of licensure as stated by Indiana Code §27-1-15.6-12(b)(8) due to

the indefinite suspension of his medical license by the Medical Licensing Board of Indiana on April 26, 2016.

6. Indiana Code §27-1-15.6-12(d) provides that the applicant may, not more than sixty-three (63) days after notice of denial of the application 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 Applicant's request for licensure is hereby DENIED pursuant to Indiana Code §27-1-15.6-12(b) due to the indefinite suspension of his medical license.

11-4-16  
Date Signed

  
Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution to:

John Steenberg  
6937 Bluffridge Place  
Indianapolis, IN 46278

Calla Dain, Insurance Investigator  
Indiana Department of Insurance  
311 W. Washington St., Suite 103  
Indianapolis, IN 46204  
317 234-8687, fax 317 234-2103

**Certified Mail Receipt: 91 7190 0005 2720 0065 1003**