

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

Cause Number: 16407-AD17-0825-085

IN THE MATTER OF:

Sheila M Balog
2666 Lawrence St.
Lake Station, IN 46405

Applicant.

FILED

MAR 16 2018

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

On January 24, 2018, 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 on Respondent by mailing the same to her 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.

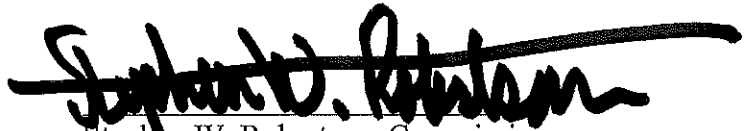
Therefore, the Commissioner of Insurance, being fully advised, now hereby adopts in full the Administrative Law Judge's Findings of Fact, Conclusions of Law, and Recommended Order and issues the following Final Order:

IT IS THEREFORE ORDERED by the Commissioner of Insurance:

1. The Denial of Applicant's resident producer license is Affirmed and Applicant shall not reapply for licensure for a period of one (1) year.

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 16 day of March, 2018.


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Copies to:

Sheila Balog
2666 Lawrence St.
Lake Station, IN 46405

Claire Szpara, Attorney
Indiana Department of Insurance
311 W. Washington St., Suite 103
Indianapolis, IN 46204

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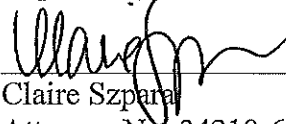
STATE OF INDIANA
DEPT. OF INSURANCE

MOTION FOR REQUEST OF NEW HEARING

The Indiana Department of Insurance ("Department") hereby files its Motion for Request of New Hearing, the administrative hearing having previously been set for November 1, 2017, and in support of its motion hereby states:

1. On September 12, 2017, the Department issued a Preliminary Administrative Order and Notice of License Denial.
2. On October 18, 2017, a hearing regarding the Order was set for November 1, 2017.
3. A Notice of Hearing was mailed first class to Applicant's address on record, pursuant to Indiana Code § 27-1-15.6-12(d). Applicant since notified the Department of an updated mailing address.
4. The Department requests a new hearing date be set no later than forty-five (45) days from the original hearing date.

Respectfully submitted,

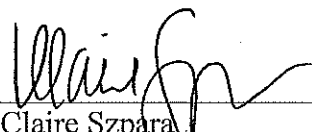


Claire Szpara
Attorney No: 34219-64

CERTIFICATE OF SERVICE

I hereby certify that a true copy of the foregoing has been sent by first class
United States mail, proper postage prepaid to the following on this _____ day of
November 2017.

Sheila Balog
2666 Lawrence St.
Lake Station, IN 46405



Claire Szpara
Attorney No: 34219-64

INDIANA DEPARTMENT OF INSURANCE
311 West Washington Street
Suite 103
Indianapolis, Indiana 46204
(317) 232-5312

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

Cause Number: 16407-AD17-0825-085

IN THE MATTER OF:

Sheila M Balog
449 Nantucket Road
Valparaiso, IN 46385

Applicant.

Type of Agency Action: Enforcement

Application ID: 601615

FILED

OCT 18 2017

STATE OF INDIANA
DEPT. OF INSURANCE

NOTICE OF HEARING

Notice is hereby given, pursuant to Indiana Code § 4-21.5-3 *et seq.*, that an evidentiary hearing will be held on November 1, 2017, at 10:00 A.M. Eastern Time, at 311 West Washington Street, Suite 103, Indianapolis, Indiana, to determine whether to grant the Applicant's request for a resident producer's license.

The hearing will be conducted in accordance with the provisions of the Administrative Orders and Procedures Act, codified at Indiana Code § 4-21.5-3 *et seq.* The Commissioner's authority to deny an insurance producer's license application is contained in Indiana Code § 27-1-15.6-12(b).

The issues to be resolved at the hearing are those described in the Preliminary Administrative Order and Notice of License Denial filed on September 12, 2017.

The Indiana Department of Insurance asserts that Applicant has not fully met the requirements of licensure under Indiana Code § 27-1-15.6-12, due to having a Class A Misdemeanor Theft conviction on June 14, 2017, which is in violation of Indiana Code § 27-1-

15.6-12(b)(8), and failing to disclose the conviction on her application for licensure, which is in violation of Indiana Code § 27-1-15.6-12(b)(1).

In accordance with Indiana Code § 27-1-15.6-34, the Administrative Law Judge in this matter is:

Reuben B. Hill
Indiana Department of Insurance
311 West Washington Street - Suite 103
Indianapolis, Indiana 46204-2787
Telephone: 317/232-3520

The Department of Insurance will be represented by its counsel, Claire Szpara, who can be reached at:

Indiana Department of Insurance
311 West Washington Street - Suite 103
Indianapolis, Indiana 46204-2787
Telephone: 317-232-5312

A party who fails to attend or participate in a pre-hearing conference, hearing or other later stage of the proceeding, may be held in default or have a proceeding dismissed under Indiana Code § 4-21.5-3-24.

Dated: Oct 18, 2017

Reuben B. Hill
Administrative Law Judge
Indiana Department of Insurance

This Notice has been sent to:

Sheila M Balog
449 Nantucket Road
Valparaiso, IN 46385

Taylor Peycha, Insurance Investigator
Indiana Department of Insurance
311 West Washington St., Suite 103
Indianapolis, IN 46204-2787

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BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

Cause Number: 16407-AD17-0825-085

IN THE MATTER OF:

Sheila M Balog
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FILED

SEP 12 2017

STATE OF INDIANA
DEPT. OF INSURANCE

PRELIMINARY ADMINISTRATIVE ORDER
AND NOTICE OF LICENSE DENIAL

The Indiana Department of Insurance ("Department"), 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 Sheila M. Balog ("Applicant") of the following Administrative Order:

1. Applicant filed an application for licensure with the Commissioner of the Indiana Department of Insurance ("Commissioner") on August 7, 2017.
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 or renew 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. Indiana Code § 27-1-15.6-12(b)(1) provides that the Commissioner may refuse to issue or renew an insurance producer license for providing incorrect, incomplete or materially untrue information in a license application.
5. Following a review of public records, the Commissioner being fully advised, now hereby notifies Applicant she has not fully met the requirements of licensure as stated by Indiana Code § 27-1-15.6-12 based on Applicant's failure to disclose June 14, 2017 Class A Misdemeanor conviction of theft in her application for licensure.
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 Applicant's 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 the Applicant's request for licensure is hereby DENIED pursuant to Indiana Code § 27-1-15.6-12(b).

9-12-17
Date Signed


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Sheila M Balog
449 Nantucket Road
Valparaiso, IN 46385

Taylor Peycha, Jr. Investigator
Indiana Department of Insurance
311 W. Washington St., Suite 103
Indianapolis, IN 46204
Phone: 317-233-9432 Fax: 317 234-2103