

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 16778-AD17-1211-130

IN THE MATTER OF:)
)
INSURANCE PRODUCER LICENSE)
APPLICATION OF:)
)
Hardeep Singh)
6847 Windjammer Drive)
Brownsburg, IN 46112)
)
Applicant.)

FILED

MAR 29 2018

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

On February 9, 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 Applicant 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 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. Applicant is Granted a resident producer license on a probationary period of 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 29 day of March, 2018.


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Copies to:

Hardeep Singh
6847 Windjammer Drive
Brownsburg, IN 46112

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

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 16778-AD17-1211-130

IN THE MATTER OF:)

Insurance Producer License)
Application Of:)

Hardeep Singh)
6847 Windjammer Drive)
Brownsburg, Indiana 46112)

Applicant.)

FILED

FEB 09 2018

STATE OF INDIANA
DEPT. OF INSURANCE

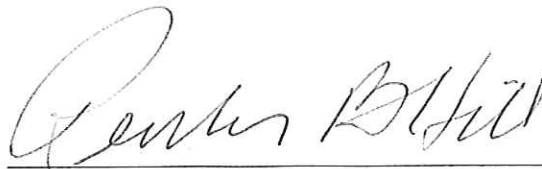
NOTICE OF FILING OF RECOMMENDED ORDER

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.

DATED: 2-8-18

:



Reuben B. Hill
Administrative Law Judge

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

IN THE MATTER OF:)

Insurance Producer License
Application Of:)

Hardeep Singh)
6847 Windjammer Drive)
Brownsburg, Indiana 46112)

Applicant.)

CAUSE NO.: 16778-AD17-1211-130

FILED

FEB 09 2018

STATE OF INDIANA
DEPT. OF INSURANCE

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

Administrative Law Judge Reuben B. Hill ("ALJ"), having heard, reviewed and considered all of the evidence, will now render a decision concerning the matter of Hardeep Singh ("Applicant"). This matter came on to be heard by the ALJ on January 17, 2017 at 10:00 a.m. at the Indiana Department of Insurance at 311 West Washington Street, Indianapolis, Indiana.

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

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

FINDINGS OF FACT

1. Applicant applied for a Resident Producer License on December 6, 2017.
2. Applicant disclosed a conviction for Driving While Intoxicated, a Class E. Felony, from April, 2009, out of New York, for which he was sentenced to five (5) years of probation. Applicant testified that he successfully completed probation in April 2014.
3. Applicant testified that he has attempted multiple times to have this conviction expunged or reduced to a Misdemeanor, but New York does not allow for reduction or expungement in Driving While Intoxicated cases.
4. Applicant has received a Certificate of Relief from Disabilities from the State of New York, which was granted on July 20, 2011.
5. Applicant admitted two (2) exhibits at the hearing. Exhibit A is a character letter from Kelli Beil, Applicant's girlfriend. Exhibit B is a character letter from Robert Kort, President of Kort Builders, Inc.

CONCLUSIONS OF LAW

1. The Commissioner of Insurance ("Commissioner") 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 refuse to issue an Insurance Producer License, due to a number factors.

4. Specifically, Indiana Code 27-1-156-12(b)(6) allows the Commissioner to deny an Insurance Producer's License for having been convicted of a felony.
5. Applicant's 2009 conviction for Driving While Intoxicated, a Class E Felony, is evidence of violating Indiana Code 27-1-156-12(b)(6). Facts in mitigation include the length of time since the conviction and Applicant's lack of subsequent criminal history.
6. Indiana Code 4-21.5-3-14(c) states that the person requesting an agency take action has the burden of persuasion and the burden of going forward. Applicant is requesting that the Department issue a Resident Producer License to him and, therefore, bears the burden.
7. Pursuant to Indiana Code 27-1-15.6-12(d), the hearing was held to determine the reasonableness of the Commissioner's decision, due to mitigating factors, Applicant should be granted a two (2) year probationary license.
8. Findings of Fact that can be adopted as a Conclusion of Law are hereby incorporated herein as such.

RECOMMENDED ORDER

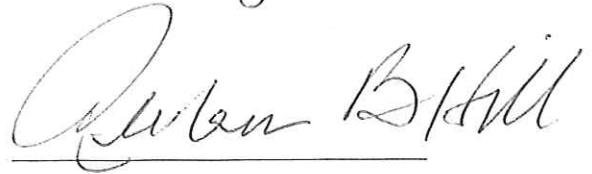
IT IS THEREFORE RECOMMENDED:

In consideration of the foregoing 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 Applicant be granted an Insurance Producer License on a two (2) year probationary basis.

ALL OF WHICH IS ADOPTED by the Administrative Law Judge and recommended to the

Commissioner of Insurance this 8th day of February, 2018.



Reuben B. Hill, Esq.
Administrative Law Judge

Distribution:

Hardeep Singh
6847 Windjammer Drive
Brownsburg, Indiana 46112

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

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

Cause No.: 16778-AD17-1211-130

IN THE MATTER OF:)
)
INSURANCE PRODUCER LICENSE)
APPLICATION OF:)
)
Hardeep Singh)
6847 Windjammer Dr)
Brownsburg, IN 46112)

FILED

DEC 14 2017

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 Hardeep Singh ("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 December 06, 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)(6) provides that the Commissioner may refuse to issue an insurance producer license for having been convicted of a felony.
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)(6) due to his April 30, 2009 New York conviction of Driving While Intoxicated, a Class E Felony.

5. 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)(6), due to his felony conviction.

December 14, 2017
Date Signed

Stephen W. Robertson
Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution to:

Hardeep Singh
6847 Windjammer Dr
Brownsburg, IN 46112

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