

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO.: 17136-AG18-0416-061

IN THE MATTER OF: )

Hengyu Chang )  
21711 Seneca Ayr Drive )  
Boys, MD 20841 )

Applicant. )

Type of Agency Action: Enforcement )

Application ID: 642756 )

**FILED**

APR 23 2018

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 Hengyu Chang (“Applicant”) of the following Administrative Order:

1. Applicant filed an application for nonresident producer’s licensure with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on March 28, 2018.
2. Before approving an application, the Commissioner must find that the applicant has met specific requirements under Indiana Code § 27-1-15.6-8 and Indiana Code § 27-1-15.6-12.
3. Indiana Code § 27-1-15.6-12(b)(8) states, in part, that the Commissioner may refuse to issue an insurance producer’s 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 his submission of life insurance applications for clients with the sole purpose of hiding money from creditors and collectors during bankruptcy proceedings, which resulted in disciplinary action by the Maryland Insurance Commissioner.
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 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 Codes § 27-1-15.6-12(b)(8) due to Applicant's use of fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.

*April. 23. 2018*

Date Signed

*Stephen W. Robertson*

Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution:

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