STATE OF INDIANA)	BEFORE THE INDIANA
COUNTY OF MARION) SS:	COMMISSIONER OF INSURANCE
IN THE MATTER OF:	CAUSE NO.: 17148-AG18-0509-079
Mike Cardenas) 10422 Huebner Rd, Apt. 3312) San Antonio, TX 78240)	
Applicant.	JUN 28 2018
Type of Agency Action: Enforcement)	STATE OF INDIANA DEPT. OF INSURANCE
Application ID: 645243	

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 Mike Cardenas ("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 April 6, 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)(1) states, in part, that the Commissioner may refuse to issue an insurance producer's license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.

- 4. Following a review of materials submitted by Applicant in support of his application and a review of public records, 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)(1), due to failing to disclose a 2010 conviction for Public Intoxication, a Class C Misdemeanor, and a 2017 administrative action by the California Department of Insurance denying a nonresident producer's license and granting a restricted license.
- 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)(1) for failing to disclose criminal history information and a past administrative action on an application for licensure.

Date Signed

Step en W. Robertson, Commissioner Indiana Department of Insurance

Distribution:

Mike Cardenas 10422 Huebner Rd, Apt 3312 San Antonio, TX 78240 Erica J. Dobbs, Attorney ATTN: Phil Holleman, Sr. Insurance Investigator Indiana Department of Insurance 311 W. Washington St., Suite 103 Indianapolis, IN 46204