

STATE OF INDIANA )  
 ) SS:  
 COUNTY OF MARION )

IN THE MATTER OF: )  
 )  
 Joanne Savercool )  
 107 Lakewood Drive )  
 Dingmans Ferry, PA 18328 )  
 )  
 Respondent. )  
 )  
 Type of Agency Action: Enforcement )  
 )  
 License Number: 3128294 )

BEFORE THE INDIANA  
 COMMISSIONER OF INSURANCE

CAUSE NO.: 17539-AD18-0912-071

**FILED**

SEP 21 2018

STATE OF INDIANA  
 DEPT. OF INSURANCE

**ADMINISTRATIVE ORDER**  
**NOTICE OF NONRENEWAL OF LICENSE**

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 Joanne Savercool (“Respondent”) of the following Administrative Order:

1. Respondent is a licensed nonresident independent adjuster holding license number 3128294 (“Respondent’s license”) since December 17, 2015. Respondent’s designated home state is Texas.
2. Respondent’s license is due to expire on September 30, 2018.
3. Respondent submitted her application for renewal of her license to the Department on August 10, 2018.
4. On October 6, 2016, the Arizona Department of Insurance issued a Consent Order against Respondent for failing to respond to a request by the Commissioner and

Respondent was fined two hundred fifty dollars (\$250). Respondent has never reported this action to the Department.

5. On February 16, 2017, the Arizona Department of Insurance issued a Consent Order for failure to timely pay the fine imposed in the October 6, 2016 order, fining Respondent an additional five hundred dollars (\$500). Respondent reported this action to the Department on August 10, 2018.
6. On August 2, 2017, the Insurance Commissioner of the State of Delaware issued a Consent Order against Respondent for failing to timely report the two (2) Arizona actions and Respondent was fined five hundred dollars (\$500). Respondent reported this action to the Department on August 10, 2018.
7. On May 3, 2018, the State of Louisiana Division of Administrative Law issued a Decision and Order against Respondent for failing to disclose administrative actions on a renewal application and Respondent was fined five hundred dollars (\$500). Respondent has never reported this action to the Department.
8. Indiana Code § 27-1-28-18(b)(2) states, in part, that the commissioner may refuse to renew an independent adjuster's license for violating an insurance law. Indiana Code § 27-1-28-22(a)(1) is an insurance law that states, in part, that an independent adjuster shall report to the Commissioner an administrative action taken against the independent adjuster in another jurisdiction not more than thirty (30) days after the final disposition of the matter.
9. Indiana Code § 27-1-28-18(b)(1) state, in part, that the Commissioner may refuse to renew an independent adjuster's license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.

10. Indiana Code § 27-1-28-18(c) provides that when the Commissioner refuses to renew a license, the Commissioner shall notify the Respondent, in writing, of the reasons for the nonrenewal. This Order serves as that notice.
11. The Commissioner further notifies Respondent, pursuant to Indiana Code § 27-1-28-18(c), that Respondent may, within thirty (30) days of the mailing of this Order, make a written demand upon the Commissioner for a hearing to determine the reasonableness of this action. Such a hearing shall be held within twenty (20) days from the date of receipt of Respondent's written demand.

WHEREFORE, based on the foregoing, the Commissioner of Insurance hereby notifies Respondent that **Respondent's license shall not be renewed** for failing to timely report other state actions and failing to disclose other state's administrative actions to the Department on her license renewal application.

*September 21, 2018*  
Date Signed

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

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