

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO.: 17694-AD18-1029-088

IN THE MATTER OF: )

James Hillard Adger )  
5806 Lady Bug Court )  
Tampa, FL 33625 )

Applicant. )

Type of Agency Action: Enforcement )

Application ID: 674463 )

**FILED**

NOV 09 2018

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 James Hillard Adger ("Applicant") of the following Administrative Order:

1. Applicant submitted an application for licensure with the Commissioner of the Indiana Department of Insurance ("Commissioner") on September 20, 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)(9) provides, in part, that the Commissioner may refuse to issue an insurance producer license for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, or territory.
4. Indiana Code § 27-1-15.6-12(b)(2)(A) provides, in part, that the Commissioner may refuse to issue an insurance producer license for violating an insurance law.

5. Indiana Code § 27-1-15.6-17(a) is an insurance law which states, in part, that a producer shall report to the commissioner any administrative action taken against the producer in another jurisdiction not more than thirty (30) days after the final disposition of the matter.
6. Following a review of materials submitted by the Applicant and 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)(9), due to Applicant's multiple license denials and license revocations taken in other states.
7. Following a review of Department records, the Commissioner, being fully advised, now hereby notifies Applicant that he has not fully met the requirements of licensure, as stated by Indiana Codes §§ 27-1-15.6-12(b)(2)(A) and 27-1-15.6-17(a), due to his failure to timely report actions taken against him in Colorado and California while previously holding Indiana nonresident producer licensure.
8. 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 Applicant's request for licensure is hereby DENIED pursuant to Indiana Codes §§ 27-1-15.6-12(b)(9), 27-1-15.6-12(b)(2)(A) and 27-1-15.6-17(a), due to having multiple license denials and revocations taken in other states and failing to timely report administrative actions as required while previously holding Indiana licensure

*November 9, 2018*  
Date Signed

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

Distribution:

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