

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO.: 18052-AD19-0313-031

IN THE MATTER OF: )

Raymond Cloyd )  
15242 Fawn Meadow Drive )  
Indianapolis, IN 46060 )

Applicant. )

Type of Agency Action: Enforcement )

Application ID: 700182 )

**FILED**

MAR 20 2019

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 Raymond Cloyd ("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 March 1, 2019.
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)(1) provides, in part, that the Commissioner may refuse to issue or renew an insurance producer's license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.
4. Indiana Code § 27-1-15.6-12(b)(6) provides, in part, that the Commissioner may refuse to issue or renew an insurance producer license for having been convicted of a felony.

5. Indiana Code § 27-1-15.6-12(b)(8) provides, in part, that the Commissioner may refuse to issue or renew an insurance producer license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.
6. Following a review of material 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 the following criminal convictions:
- March 20, 1995 - OWI With Prior OWI Within 5 Years, a Class D Felony
  - January 30, 1996 – Theft, a Class D Felony
  - February 14, 1997 – Criminal Conversion, a Class A Misdemeanor
  - July 3, 1997 – Check Deception, a Class A Misdemeanor
  - March 22, 1999 – two (2) counts of Forgery, both Class C Felonies
  - February 22, 2006 – Battery, a Class A Misdemeanor
7. Following a review of material 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)(6) due to his March 20, 1995 conviction for OWI With Prior OWI Within 5 Years, a Class D Felony, July 3, 1997 conviction for Theft, a Class D Felony, and March 22, 1999 conviction for two (2) counts of Forgery, both Class C Felonies.
8. Following a review of material 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)(8) due to his February 14, 1997 conviction for Criminal Conversion, a

Class A Misdemeanor, July 7, 1997 conviction for Check Deception, a Class A Misdemeanor, and February 22, 2006 conviction for Battery, a Class A Misdemeanor.

9. 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 Codes §§ 27-1-15.6-12(b)(1), 27-1-15.6-12(b)(6), and 27-1-15.6-12(b)(8) due to his criminal history and failure to disclose same.

3-20-2019  
Date Signed

  
Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution to:

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