

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 17957-AD19-0214-017

IN THE MATTER OF:)

Ruth Cordova)
3828 Georgetown Road)
Indianapolis, IN 46254)

Applicant.)

Type of Agency Action: Enforcement)

Application ID: 693494)

FILED

SEP 19 2019

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

On July 31, 2019, the Administrative Law Judge, Reuben B. Hill, filed his Findings of Fact, Conclusions of Law and Recommended Order in the above-captioned matter.

1. The Department served Findings of Fact, Conclusions of law, and Recommended Order on Respondent by mailing the same to her address of record.

2. The Department has complied with the notice requirements of Ind. Code §4-21.5-3-17.

3. Neither party has filed an objection with the Commissioner regarding the Administrative Law Judge's Findings of Fact, Conclusions of Law and Recommended Order, and more than eighteen (18) days have elapsed.


Therefore, the Commissioner of Insurance, being fully advised, now hereby adopts in full the Administrative Law Judge's Findings of Fact, Conclusions of Law, and Recommended Order and issues the following Final Order:

IT IS THEREFORE ORDERED by the Commissioner of Insurance:

1. Denial of Applicant's application for an Indiana resident producer's license is
AFFIRMED.

Under Ind. Code §4-21.5-5-5, Respondent has the right to appeal this Final Order by filing a
petition for Judicial review in the appropriate court within thirty (30) days.

ALL OF WHICH IS ORDERED by the Commissioner this 19 day of September
2019.


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Copies to:

Ruth Cordova
3828 Georgetown Road
Indianapolis, IN 46254

Erica J. Dobbs, Attorney
Indiana Department of Insurance
311 W. Washington St., Suite 103
Indianapolis, IN 46204

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STATE OF INDIANA
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NOTICE OF HEARING

This matter was previously scheduled for evidentiary hearing on May 9, 2019 at 1:30 p.m. At Applicant's request, this matter is hereby continued.

Notice is hereby given, pursuant to Indiana Code § 4.21.5-3 *et seq.*, that an evidentiary hearing will be held on June 5, 2019, at 10:00 ~~A.M.~~ P.M. Eastern Time, at 311 Washington St., Suite 103, Indianapolis, Indiana, to determine whether to grant Applicant's request for a resident producer's license.

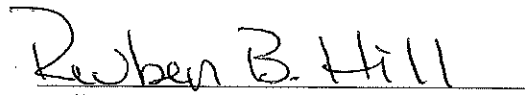
The hearing will be conducted in accordance with the provisions of the Administrative Orders and Procedures Act, codified at Indiana Code § 4.21.5-3 *et seq.* The Commissioner's authority to deny an insurance producer's license application is contained in Indiana Code § 27-1-15.6-12(b).

The issues to be resolved at the hearing are those described in the Preliminary Administrative Order and Notice of License Denial filed on March 8, 2019;

The Indiana Department of Insurance asserts that Applicant has not fully met the requirements of licensure under Indiana Code § 27-1-15.6-12, due to Applicant's failure to disclose

pending criminal charges of Assisting a Criminal, a Level 6 Felony, and Operating a Motor Vehicle without Ever Receiving a license, a Class C Misdemeanor, on her application for licensure.

In accordance with Indiana Code § 27-1-15.6-34, the Administrative Law Judge in this matter is:



Indiana Department of Insurance
311 W. Washington St -. Suite 103
Indianapolis, IN 46204-2787
Telephone 317-232-3520

The Department of Insurance will be represented by its counsel, Erica J. Dobbs, who can be reached at:

Indiana Department of Insurance
311 W. Washington Street -. Suite 103
Indianapolis, IN 46204-2787
Telephone 317-232-5887

A party who fails to attend or participate in a pre-hearing conference, hearing or other later stage of the proceeding, may be held in default or have a proceeding dismissed under Indiana Code § 4-21.5-3-24.

Dated: 5/20/19


Administrative Law Judge
Indiana Department of Insurance.

This notice has been sent to:

Ruth Cordova
3828 Georgetown Rd.
Indianapolis, IN 46254

Erica J. Dobbs, Attorney
ATTN: Dennis Wood, Supervising Investigator
Indiana Department of Insurance
311 West Washington St., Suite 103
Indianapolis, IN 46204-2787

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APR 29 2019

STATE OF INDIANA
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NOTICE OF HEARING

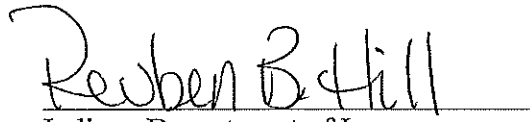
Notice is hereby given, pursuant to Indiana Code § 4.21.5-3 *et seq.*, that an evidentiary hearing will be held on May 9, 2019, at 1:30 A.M. P.M. Eastern Time, at 311 Washington St., Suite 103, Indianapolis, Indiana, to determine whether to grant Applicant's request for a resident producer's license.

The hearing will be conducted in accordance with the provisions of the Administrative Orders and Procedures Act, codified at Indiana Code § 4.21.5-3 *et seq.* The Commissioner's authority to deny an insurance producer's license application is contained in Indiana Code § 27-1-15.6-12(b).

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The Indiana Department of Insurance asserts that Applicant has not fully met the requirements of licensure under Indiana Code § 27-1-15.6-12, due to Applicant's failure to disclose a pending criminal charges of Assisting a Criminal, a Level 6 Felony, and Operating a Motor Vehicle without Ever Receiving a license, a Class C Misdemeanor, on her application for licensure.

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Telephone 317-232-5887

A party who fails to attend or participate in a pre-hearing conference, hearing or other later stage of the proceeding, may be held in default or have a proceeding dismissed under Indiana Code § 4-21.5-3-24.

Dated: 4/29/19


Administrative Law Judge
Indiana Department of Insurance.

This notice has been sent to:

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3828 Georgetown Rd.
Indianapolis, IN 46254

Erica J. Dobbs, Attorney
ATTN: Dennis Wood, Supervising Investigator
Indiana Department of Insurance
311 West Washington St., Suite 103
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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 Ruth Cordova (“Applicant”) of the following Administrative Order:


1. Applicant filed an application for licensure with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on January 16, 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 license for providing incorrect, incomplete or materially untrue information in a license application.
4. 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.

5. Following a review of public records, the Commissioner being fully advised, now hereby notifies Applicant she has not fully met the requirements of licensure as stated by Indiana Code § 27-1-15.6-12 due to failing to disclose pending criminal charges for Assisting a Criminal, a Level 6 Felony, and Operating a Motor Vehicle w/o Ever Receiving a License, a Class C Misdemeanor, on her application for licensure.
6. 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 Code §§ 27-1-15.6-12(b)(1) and 27-1-15.6-12(b)(8).

3-8-2019
Date Signed


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Ruth Cordova
3828 Georgetown Road
Indianapolis, IN 46254

Erica J. Dobbs, Attorney
ATTN: Taylor Peycha, Jr. Investigator
Indiana Department of Insurance
311 W. Washington St., Suite 103
Indianapolis, IN 46204
Phone: 317-233-9432 Fax: 317 234-2103