

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO.: 18186-AD19-0724-077

IN THE MATTER OF: )

Keith J. Hays )  
5012 University Avenue, )  
Indianapolis, IN 46201 )

Applicant. )

Type of Agency Action: Enforcement )

Application ID: 706370 )

**FILED**

AUG 01 2019

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 Keith J. Hays (“Applicant”) of the following Administrative Order:

1. Applicant submitted an application for resident producer licensure with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on April 8, 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 § 27-15.6-12(b)(8) provides, in part, that the Commissioner may refuse to issue 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.

4. Indiana Code § 27-1-15.6-12(b)(9) provides, in part, that the Commissioner may refuse to issue a producer's license for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory.
5. Following a review of materials submitted by the Applicant 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 Codes §§ 27-1-15.6-12(b)(8) and 27-1-15.6-12(b)(9), due to Applicant's resignation from the bar in the State of Indiana on April 9, 2015, and Applicant's disbarment on consent in the State of Illinois on September 21, 2015.
6. Applicant was disbarred on consent in Illinois and resigned from the bar in Indiana due to admitted dishonest practices involving false statements to a tribunal, a failure to obtain settlement authority from a client, a failure to exercise reasonable diligence in discovery, and a failure to cooperate with the Indiana Supreme Court Disciplinary Commission.
7. 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)(8) and 27-1-15.6-12(b)(9), due to Applicant's pattern of dishonest practices, Applicant's disbarment from the bar in the State of Illinois, and

Applicant's resignation from the bar in the State of Indiana. Applicant may reapply for licensure not less than one (1) year from the date of this order

8-1-2019

Date Signed



Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution:

Keith J. Hays  
5012 University Avenue,  
Indianapolis, IN 46201

Victoria Hastings, Attorney  
ATTN: Steven A. Embree, Investigator  
Indiana Department of Insurance  
311 W. Washington St., Suite 103  
Indianapolis, IN 46204  
317 234-5883, Fax 317 234-2103