

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 18209-AD19-0508-046

IN THE MATTER OF:)

Leann Love)
129 Laporte Ave.)
South Bend, IN 46616)

Applicant.)

Type of Agency Action: Enforcement)

Application ID: 707833)

FILED

JUL 12 2019

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Indiana Department of Insurance ("Department"), by counsel, Victoria Hastings, and Leann Love ("Applicant"), a resident producer applicant, signed an Agreed Entry which purports to resolve all issues involved in the above-captioned cause number, and which has been submitted to the Commissioner of Insurance ("Commissioner") for approval.

The Commissioner, after reviewing the Agreed Entry, which places Applicant on probation for a period of one (1) year for the failure to disclose a pending misdemeanor charge on her application for licensure, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED by the Commissioner as follows:

1. Applicant shall be placed on probation for a period of one (1) year, beginning the date of this Final Order. During the probationary period, any violation of Title 27

of the Indiana Code will result in the Department seeking immediate revocation of
Applicant's license.

July 12, 2019
Date Signed


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Victoria Hastings, Attorney
ATTN: Melissa Higgins, Investigator
Indiana Department of Insurance
311 West Washington Street, Suite 103
Indianapolis, Indiana 46204-2787

Leann Love
129 Laporte Ave.
South Bend, IN 46616

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STATE OF INDIANA
DEPT. OF INSURANCE

AGREED ENTRY

This Agreed Entry is executed by and between the Enforcement Division of the Indiana Department of Insurance ("Department"), by counsel, Victoria Hastings, and Leann Love ("Applicant"), to resolve all issues in the above-captioned cause number. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner of the Indiana Department of Insurance ("Commissioner").

WHEREAS, on April 18, 2019, Applicant applied for a resident producer's license;

WHEREAS, on September 8, 2018, Applicant was charged with Conversion, a Class A Misdemeanor, in the State of Indiana, and on November 26, 2018, Applicant entered into a Pretrial Diversion Agreement;

WHEREAS, on May 24, 2019, the Department filed a Preliminary Administrative Order and Notice of License Denial for Applicant's application for licensure due to Applicant's failure to disclose the pending misdemeanor charge on the application;

WHEREAS, on June 12, 2019, Applicant completed her requirements for the Pretrial Diversion Program, and Applicant's criminal case was dismissed in the St. Joseph Superior Court; and

WHEREAS, the Department and Applicant (collectively, the "Parties") desire to resolve this matter without the necessity of a hearing.

IT IS, THEREFORE, NOW AGREED by and between the Parties as follows:

1. The Commissioner has jurisdiction over the subject matter and the Parties to this Agreed Entry.
2. In order to avoid formal litigation in this matter, Applicant has determined that it is in her best interest to enter into this Agreed Entry. As such, Applicant acknowledges that she executes this Agreed Entry with full realization of its contents and effects.
3. This Agreed Entry is executed knowingly, voluntarily, and freely by the Parties. The Parties agree that the terms of this Agreed Entry constitute final resolution of this matter.
4. Applicant knowingly, voluntarily and freely waives the right to a public hearing on this matter, including the right to appear in person before the Commissioner, present evidence, cross-examine witnesses, and present arguments.
5. Applicant knowingly, voluntarily and freely waives the right to judicial review of this matter or otherwise appeal or challenge the validity of this Agreed Entry.
6. Applicant knowingly, voluntarily, and freely waives, releases, and forever discharges all claims or challenges, known or unknown, against the Department, its Commissioner, employees, agents, and representatives, in their individual and official capacities, that arise out of or are related to the Agreed Entry or Final Order, including but not limited to any

act or omission as part of the underlying audit, investigation, negotiation, or approval process.

7. Applicant shall be placed on probation for a period of one (1) year, beginning the date the Commissioner signs the Final Order adopting this Agreed Entry.
8. During the probationary period any violation of Title 27 of the Indiana Code will result in the Department seeking immediate revocation of Applicant's license.
9. Applicant has carefully read and examined this Agreed Entry and fully understands its terms.
10. Applicant has had the opportunity to have this Agreed Entry reviewed by legal counsel of her choosing, at her own expense, and is aware of the benefits gained and obligations incurred by the execution of this Agreed Entry. Applicant understands and agrees that the Department cannot give her legal advice.
11. Applicant has entered into this Agreed Entry knowingly, voluntarily, and freely, and has not been subject to duress, coercion, threat, or undue influence.
12. This Agreed Entry constitutes the entire agreement between the Parties, and no other promises or agreements, express or implied, have been made by the Department or by any employee, director, agent or other representative thereof to induce Applicant to enter this Agreed Entry.
13. The Department agrees to accept Applicant's compliance with the terms of this Agreed Entry as full satisfaction of this matter, and warrants and represents that so long as Applicant complies with the terms of this Agreed Entry, the Department will not bring any further action against Applicant based on the facts that gave rise to this Agreed Entry.

14. In the event the Department finds there has been a breach of any of the provisions of this Agreed Entry, the Department may reopen this matter and pursue alternative action pursuant to Indiana Code § 27-1-15.6-12.
15. Applicant waives any applicable statute of limitations for purposes of any enforcement of the terms and conditions of this Agreed Entry.
16. Applicant acknowledges that this Agreed Entry may be admitted into evidence in any judicial or administrative proceeding against Applicant to enforce the terms and conditions contained herein.
17. Applicant understands that this Agreed Entry resolves only the matter pending with the Department and does not affect any criminal prosecution or civil litigation that may be pending or hereinafter commence against Applicant.
18. This Agreed Entry does not in any way affect the Department's authority in future audits, investigations, examinations, negotiations, or other complaints involving Applicant.
19. It is expressly understood that this Agreed Entry is subject to the Commissioner's acceptance and has no force or effect until such acceptance is evidenced by the entry of a Final Order by the Commissioner.
20. Should this Agreed Entry not be accepted by the Commissioner, it is agreed that presentation to, and consideration of this Agreed Entry by the Commissioner, shall not unfairly or illegally prejudice the Commissioner or Applicant from further participation in or resolution of these proceedings.
21. If this Agreed Entry is accepted by the Commissioner, it will become part of Applicant's permanent record and may be considered in future actions brought by the Department or any other regulator against Applicant. It is further understood that, if accepted by the

Commissioner, this Agreed Entry and resulting Final Order are public records pursuant to Indiana Code § 4-21.5-3-32 that may not be sealed or otherwise withheld from the public, and may be reported to the National Association of Insurance Commissioners and published on the Department's website as required.

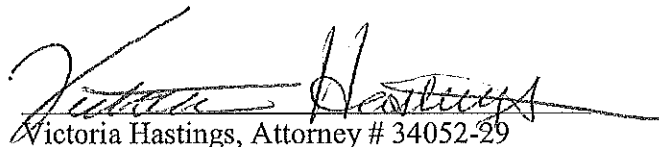
22. Applicant acknowledges that this is an Administrative Action she may be required to report to other jurisdictions in which she is licensed and on future licensing applications.

7/11/2019

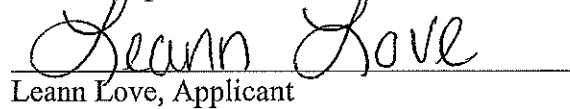
Date Signed

7/8/2019

Date Signed


Victoria Hastings, Attorney # 34052-29

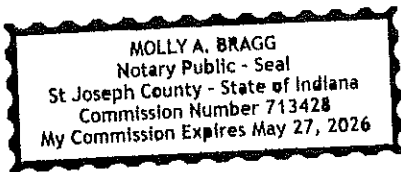
Indiana Department of Insurance


Leann Love, Applicant

STATE OF INDIANA)
) SS:
COUNTY OF St. Joseph)

Before me a Notary Public for St. Joseph County, State of Indiana,
personally appeared Leann Love, and being first duly sworn by me upon her oath, says that the
facts alleged in the foregoing instrument are true.

Signed and sealed this 8 day of July, 2019.



Molly A Bragg
Notary Signature

Molly A Bragg
Notary Printed

My Commission expires: May 27, 2026 County of Residence: St. Joseph

STATE OF INDIANA)
COUNTY OF MARION)

BEFORE THE INDIANA)
COMMISSIONER OF INSURANCE)

CAUSE NUMBER: 18209-AD19-0508-046

IN THE MATTER OF:)

Leann Love)
129 Laporte Ave.)
South Bend, IN 46616)

Respondent)

Type of Agency Action: Enforcement)

Application ID: 707833)

FILED

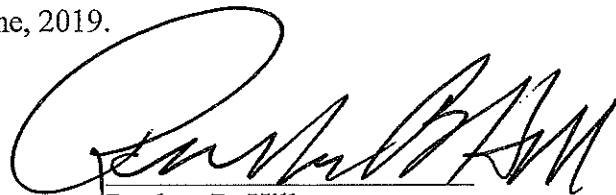
JUN 27 2019

STATE OF INDIANA
DEPT. OF INSURANCE

Notice of New Hearing Date

The Administrative Law Judge now being advised of Respondent's request for a continuance of the hearing that is scheduled for June 26, 2019 at 11:00 a.m.; now GRANTS said continuance and reset this matter for a hearing on August 28, 2019 at 11:00 a.m./p.m.

So Ordered this 27th day of June, 2019.



Reuben B. Hill
Administrative Law Judge

Distribution:

Leann Love
129 Laporte Ave.
South Bend, IN 46616

Victoria Hastings
311 W. Washington St., Suite 300
Indianapolis, IN 46204

STATE OF INDIANA
COUNTY OF MARION

)
) SS:
)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 18209-AD19-0508-046

IN THE MATTER OF:

Leann Love
129 Laporte Ave.,
South Bend, IN 46616

Respondent.

Type of Agency Action: Enforcement

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FILED

JUN 05 2019

STATE OF INDIANA
DEPT. OF INSURANCE

NOTICE OF HEARING

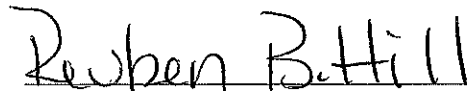
Notice is hereby given, pursuant to Indiana Code § 4-21.5-3 *et seq.*, that an evidentiary hearing will be held on June 26, 2019, at 11:00 A.M./P.M. Eastern Time at 311 West Washington Street, Suite 103, Indianapolis, Indiana 46204-2787, to determine whether to grant Respondent's request for approval of her 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 regarding agent licensing 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 May 24, 2019.

The Indiana Department of Insurance asserts that Respondent has violated Indiana Code § 27-1-15.6-12 (b)(1) by Applicant's failure to disclose a pending criminal charge on her application for licensure.

In accordance with Indiana Code § 4-21.5-3 *et seq*, the Administrative Law Judge in this matter is:



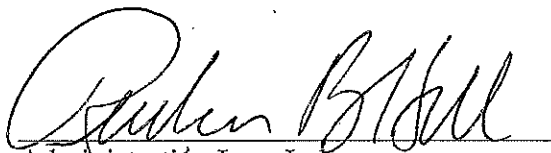
Indiana Department of Insurance
311 West Washington Street, Suite 103
Indianapolis, Indiana 46204-2787
Telephone: (317) 232-2387

The Department of Insurance will be represented by its counsel, Victoria Hastings, who can be reached at:

Indiana Department of Insurance
311 West Washington Street, Suite 103
Indianapolis, Indiana 46204-2787
Telephone: (317) 234-2101

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: 6/5/19



Administrative Law Judge
Indiana Department of Insurance

This Notice has been sent to:

Victoria Hastings, Attorney
ATTN: Melissa Higgins, Sr. Insurance Investigator
Indiana Department of Insurance
Enforcement Division
311 West Washington St., Suite 103
Indianapolis, IN 46204-2787

Leann Love
129 Laporte Ave.,
South Bend, IN 46616

STATE OF INDIANA)
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BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

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IN THE MATTER OF:)

Leann Love)
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South Bend, IN 46616)

Applicant.)

Type of Agency Action: Enforcement)

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FILED

MAY 24 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 Leann Love ("Applicant") of the following Administrative Order:

1. Applicant submitted an application for licensure with the Commissioner of the Indiana Department of Insurance ("Commissioner") on April 18, 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 an insurance producer license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.
4. Following a review of public records and the materials submitted by the Applicant in support of her application, the Commissioner being fully advised, now hereby notifies


Applicant that she has not fully met the requirements of licensure, as stated by Indiana Code § 27-1-15.6-12(b)(1), due to Applicant's failure to report a pending charge on her application for licensure, which includes an October 5, 2018 charge for Conversion, a Class A Misdemeanor.

5. 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 Code § 27-1-15.6-12(b)(1), due to Applicant's failure to disclose a pending criminal charge on her application for licensure. Applicant may reapply for licensure not less than one (1) year from the date of this Order.

5-24-2019

Date Signed


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution to:

Leann Love
129 Laporte Ave
South Bend, IN 46616

Victoria Hastings, Attorney
ATTN: Melissa Higgins, Investigator
Indiana Department of Insurance
311 W. Washington St., Suite 103
Indianapolis, IN 46204
317 234-8687, fax 317 234-2103