

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 18536-AD19-1016-118

IN THE MATTER OF:)
)
James Hillard Adger)
1501 Peachgreen Court)
Tampa, FL 33624)
)
Applicant.)
)
Type of Agency Action: Enforcement)
)
Application ID: 728916)

FILED

NOV 22 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 James Hillard Adger (“Applicant”) of the following Administrative Order:

1. Applicant previously held Indiana nonresident producer licensure, under license number 599939, from June 3, 2008 through October 31, 2015 when he failed to renew.
2. Applicant filed an application to reinstate his nonresident licensure with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on August 14, 2019.
3. 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.
4. 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, misleading, incomplete, or materially untrue information in a license application.

5. Indiana Code § 27-1-15.6-12(b)(9) provides, in part, that the Commissioner may refuse to issue or renew an insurance producer's license for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory.
6. Indiana Code § 27-1-15.6-12(b)(2)(A) provides, in part, that the commissioner may refuse to issue or renew an insurance producer's license for violating an insurance law.
7. Indiana Code § 27-1-15.6-7(a) is an insurance law that states a producer shall report to the commissioner any administrative action taken against the producer in another jurisdiction or by another governmental agency in Indiana not more than thirty (30) days after the final disposition of the matter.
8. Following 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 administrative actions on his application for licensure:
 - November 9, 2018 Indiana License Denial
 - September 30, 2015 Missouri License Surrender
 - May 11, 2015 California License Revocation
 - March 1, 2015 North Carolina License Surrender
 - August 16, 2014 Colorado License Denial
 - December 4, 2013 Wisconsin License Denial
 - July 18, 2008 Wisconsin License Denial
 - February 24, 1988 Florida License Revocation
9. Following 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)(9) due to the following administrative actions:

- May 11, 2015 California License Revocation
- August 16, 2014 Colorado License Denial
- December 4, 2013 Wisconsin License Denial
- July 18, 2008 Wisconsin License Denial
- February 24, 1988 Florida License Revocation

10. Following 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)(2)(A) and 27-1-15.6-17(a), due to failing to timely report the following administrative actions while previously holding Indiana nonresident producer licensure:

- September 30, 2015 Missouri License Surrender
- May 11, 2015 California License Revocation
- March 1, 2015 North Carolina License Surrender
- August 16, 2014 Colorado License Denial
- December 4, 2013 Wisconsin License Denial
- July 18, 2008 Wisconsin License Denial

11. 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 Code § 27-1-15.6-12(b)(1) for failing to disclose eight (8) administrative actions in an application for licensure, pursuant to Indiana Code § 27-1-15.6-12(b)(9) for having had a license revoked or denied in several states, and pursuant to Indiana Codes §§ 27-1-15.6-

12(b)(2)(A) and 27-1-15.6-17(a) for failing to timely disclose six (6) administrative actions while previously holding Indiana nonresident licensure.

11-22-2019

Date Signed

A handwritten signature in black ink, appearing to read "Stephen W. Robertson", written over a horizontal line.

Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution to:

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