| STATE OF INDIANA )                 | BEFORE THE INDIANA                     |
|------------------------------------|--|
| ) SS:                              | COMMISSIONER OF INSURANCE              |
| COUNTY OF MARION )                 |  |
|                                    | CAUSE NO.: 18625-AD19-1001-104         |
| IN THE MATTER OF:                  | )                                      |
| i .                                | )                                      |
| Scott Echard                       |  |
| 786 Bracknell Dr.,                 |  |
| Avon, IN 46123                     |  |
|                                    | OCT 11 2019                            |
| Applicant.                         |  |
|                                    | STATE OF INDIANA                       |
| Type of Agency Action: Enforcement | STATE OF INDIANA<br>DEPT. OF INSURANCE |
|                                    |  |
| Application ID: 731203             |  |

## 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 Scott Echard ("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 August 24, 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)(6) provides, in part, that the Commissioner may refuse to issue an insurance producer license for having been convicted of a felony.
- 4. Indiana Code § 27-1-15.6-12(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.

- 5. Following a review of public records and the materials submitted by the Applicant in support of his application, 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)(6) and 27-1-15.6-12(b)(8), due to Applicant's felony conviction from November 28, 2005, for Sexual Misconduct with Minor, Contributing to the Delinquent of a Minor, a Class C Felony, in the State of Indiana, Applicant's conviction from July 10, 2014, for Domestic Battery Committed in Presence of Child Less than 16 or Defendant has Prior, a Class D Felony, in the State of Indiana, and for Applicant's conviction from August 27, 2015, for Battery on a Person Less than 14 years old, a Level 6 Felony, in the State of Indiana.
- 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 Applicant's request for licensure is hereby DENIED pursuant to Indiana Codes §§ 27-1-15.6-12(b)(6) and 27-1-15.6-12(b)(8) due to Applicant's criminal history including multiple felony convictions. Applicant may reapply for licensure not less than one (1) year from the date of this order.

10-11-2019 Date Signed

Stephe W. Robertson, Commissioner Indiana Department of Insurance

## Distribution to:

Scott Echard 786 Bracknell Drive, Avon, IN 46123 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