

STATE OF INDIANA       )  
                                  ) SS:  
COUNTY OF MARION     )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO.: 18767-AD19-1024-125

IN THE MATTER OF:       )

Albert Groff               )  
4 S 4<sup>th</sup> St. FL 3           )  
Reading, PA 19602         )

Applicant.                 )

Type of Agency Action: Enforcement    )

Application ID: 2021515                 )

**FILED**

NOV 07 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 Albert Groff (“Applicant”) of the following Administrative Order:

1. Applicant submitted a renewal reinstatement application for nonresident producer licensure with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on October 17, 2019.
2. Applicant previously held a nonresident producer license with the Department under license number 3129976, between December 29, 2015 and October 31, 2018. Applicant’s license expired on October 31, 2018 for the failure to renew the license.
3. On or around October 17, 2019, the Department received notification on his application for reinstatement, that Applicant had a nonresident producer license revoked in the State of Washington on November 1, 2017.

4. Applicant failed to disclose the license revocation from the State of Washington, to the Department while he was previously licensed in Indiana on November 1, 2017.
5. The State of Washington's revocation was for submitting a policy for a producer that was not licensed in the state, misrepresenting the policy in the sale, and issuing a policy that had not been approved by the Commissioner.
6. 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.
7. Indiana Code § 27-1-15.6-12(b)(8) states 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.
8. Indiana Code § 27-1-15.6-12(b)(9) states the Commissioner may refuse to issue an insurance producer license for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state.
9. Indiana Code § 27-1-15.6-12(b)(2)(A) states the Commissioner may refuse to issue an insurance producer license for violating an insurance law.
10. Indiana Code § 27-1-15.6-17(a) is an insurance law, which states, in part, a producer shall report to the Commissioner any administrative action taken against the producer in another jurisdiction or by another governmental agency not more than thirty (30) days after the final disposition of the matter.
11. 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)(2)(A), 27-1-15.6-12(b)(8), 27-1-15.6-12(b)(9) and 27-1-15.6-17(a), due to Applicant's license revocation from November 1, 2017, by the State of Washington, and Applicant's failure to disclose the administrative action within the thirty (30) days while previously holding an Indiana license, and for Applicant's multiple license revocations.

12. 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)(2)(A), 27-1-15.6-12(b)(8), 27-1-15.6-12(b)(9) and 27-1-15.6-17(a) due to Applicant's administrative action from November 1, 2017, by the State of Washington for dishonest practices, and the failure to disclose the license revocation while actively hold an Indiana license, and for Applicant's multiple license revocations. Applicant may reapply for licensure not less than one (1) year from the date of this order.

11-7-2019

Date Signed



Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution to:

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