

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 18799-AD20-0214-033

IN THE MATTER OF:)
)
Clifton L. Gaines)
3608 Garland Avenue,)
Richmond, VA 23222)
)
Applicant.)
)
Type of Agency Action: Enforcement)
)
License Application #: 747306)

FILED

MAR 06 2020

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 Clifton Leroy Gaines (“Applicant”) of the following Administrative Order:

1. Applicant submitted an application for nonresident producer licensure with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on October 25, 2019.
2. 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.
3. 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.
4. Following a review of materials submitted by 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 Code § 27-1-15.6-12(b)(8) due to Applicant's criminal history, which includes a conviction from February 14, 2009, for Petit Larceny, a Class 1 Misdemeanor; a conviction from December 14, 2010, for Criminal Contempt, a Class 1 Misdemeanor; and a conviction from June 16, 2011, for Destruction of Property, a Class 1 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)(8) due to Applicant's criminal history, which includes multiple misdemeanor convictions. Applicant may reapply for licensure not less than one (1) year from the date of this order.

3-6-2020

Date Signed



Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

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