

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 19097-AG20-0224-034

IN THE MATTER OF:)
)
Cindy Cedeno)
2000 N W 171st St.)
Miami Gardens, FL 33056)
)
Respondent.)
)
Type of Agency Action: Enforcement)
)
License Application #: 762820)

FILED
JUN 12 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 Cindy Cedeno (“Applicant”) of the following Administrative Order:

1. Applicant filed an application to reactivate her nonresident producer’s licensure with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on January 31, 2020.
2. Respondent formerly held a nonresident producer license number 3130570 from December 15, 2015 until January 12, 2018, when her license was suspended by the Commissioner for one (1) year, and she was required to pay a \$500 civil penalty, for representing herself as a state of Indiana Department of Insurance employee during a telephone sales call; under cause number 16473-AG17-1025-202.

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)(9) provides, in part, that the Commissioner may refuse to issue 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.
5. Indiana Code § 27-1-15.6-12(b)(8) provides, in part, that the Commissioner may refuse to issue an insurance producer's license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.
6. Following a review of public records and documents submitted by 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 Codes §§ 27-1-15.6-12(b)(8) and 27-1-15.6-12(b)(9), due to Applicant fraudulently representing herself as an employee of the state of Indiana Department of Insurance during an insurance sales call, and due to Applicant's revocation of her Louisiana nonresident producer's license.
7. 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 the Applicant's request for reactivation of her nonresident producer license is hereby DENIED pursuant to Indiana Codes §§ 27-1-15.6-12(b)(8) and 27-1-15.6-12(b)(9), due to Applicant fraudulently identifying herself as an employee of the state of Indiana, and due to Applicant's Louisiana's revocation of her nonresident producer's license. Applicant may reapply for licensure not less than one (1) year from the date of this order.

6-12-2020

Date Signed



Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution to:

Cindy Cedeno
2000 N W 171st St.,
Miami Gardens, FL
33056

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