

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO: 19227-AD20-0310-048

IN THE MATTER OF: )  
 )  
James Hill )  
4160 Wilhelm Strasses, Apt. 4, )  
Jasper, IN 47546 )  
 )  
Applicant. )  
 )  
License Applicant #: 767341 )  
 )  
Type of Agency Action: Enforcement )

**FILED**

**OCT 15 2020**

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**

On August 20, 2020, the Administrative Law Judge, Reuben B. Hill, filed his Findings of Fact, Conclusions of Law and Recommended Order in the above-captioned matter.

1. The Department served Findings of Fact, Conclusions of law, and Recommended Order on Respondent by mailing the same to his address of record.

2. The Department has complied with the notice requirements of Ind. Code §4-21.5-3-17.

3. Neither party has filed an objection with the Commissioner regarding the Administrative Law Judge’s Findings of Fact, Conclusions of Law and Recommended Order, and more than eighteen (18) days have elapsed.

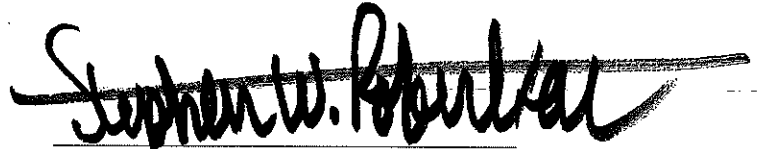
Therefore, the Commissioner of Insurance, being fully advised, now hereby adopts in full the Administrative Law Judge’s Findings of Fact, Conclusions of Law, and Recommended Order and issues the following Final Order:

IT IS THEREFORE ORDERED by the Commissioner of Insurance:

1. Denial of Applicant's Resident Producer License under License Application Number 767341 is AFFIRMED.

Under Ind. Code §4-21.5-5-5, Respondent has the right to appeal this Final Order by filing a petition for Judicial review in the appropriate court within thirty (30) days.

ALL OF WHICH IS ORDERED by the Commissioner this 15 day of October, 2020.



Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Copies to:

James Hill  
4160 Wilhelm Strasses, Apt. 4,  
Jasper, IN 47546

Victoria Hastings, Attorney  
Indiana Department of Insurance  
311 W. Washington St., Suite 103  
Indianapolis, IN 46204

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IN THE MATTER OF: )

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Type of Agency Action: Enforcement )

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**FILED**

**AUG 20 2020**

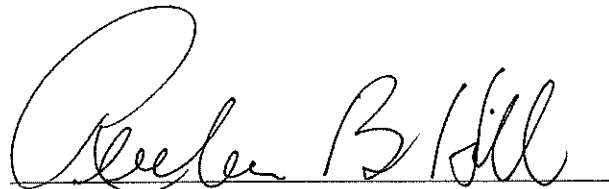
**STATE OF INDIANA  
DEPT. OF INSURANCE**

**NOTICE OF FILING OF RECOMMENDED ORDER**

The parties of this action are hereby notified that the Administrative Law Judge's Recommended Order is filed as of this date.

To preserve an objection to this order for judicial review, the Parties must object to the order in a writing that: 1) Identifies the basis for the objection with reasonable particularity; and 2) Is filed with the ultimate authority for the Final Order, the Commissioner of the Department of Insurance within eighteen (18) days from the date of this Order.

DATED: 20<sup>th</sup> Aug 20



Reuben B. Hill  
Administrative Law Judge

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

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License Applicant Number: 767341 )

CAUSE NO.: 19227-AD20-0310-048

**FILED**

AUG 20 2020

STATE OF INDIANA  
DEPT. OF INSURANCE

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**FINDINGS OF FACT, CONCLUSIONS OF LAW  
AND RECOMMENDED ORDER**

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Administrative Law Judge Reuben B. Hill (“ALJ”), having heard, reviewed and considered all of the evidence, now renders a decision concerning the matter of James Hill (“Applicant”). This matter came on to be heard by the ALJ on July 1, 2020 at 10:00 a.m. via audio conferencing at the Indiana Department of Insurance at 311 West Washington Street, Indianapolis, Indiana.

The Enforcement Division of the Indiana Department of Insurance (“Department”) was represented by counsel, Victoria Hastings. Applicant appeared telephonically, and without counsel. Testimony was heard, and exhibits were received into evidence.

Based upon the evidence presented at said hearing, the ALJ now makes the following Findings of Fact, Conclusions of Law, and issues his Recommended Order.

**FINDINGS OF FACT**

1. Applicant submitted an application to reinstate his Resident Producer License on February 28, 2020, under License Application Number 767341. (Hearing Transcript, p. 50-51, 80)
2. Applicant was previously licensed in Indiana as a Resident Producer. (Hearing Transcript, p. 51)
3. The Commissioner of the Indiana Department of Insurance (“Commissioner”) entered his Preliminary Administrative Order and Notice of License Denial on April 9, 2020, due to Applicant’s previous Indiana Administrative Order Notice of Non-Renewal of License for displaying fraudulent practices in the conduct of business by creating accounts and writing policies for business and employees that could not be verified.
4. A hearing was held at Applicant’s request on July 1, 2020.
5. Applicant was previously licensed in Indiana as a Resident Producer under license Number 3157243 starting on May 10, 2016. (Department’s Exhibit 1)
6. Applicant’s Resident Producer License Number 3157243 expired on or around January 31, 2019. (Hearing Transcript, p. 51)
7. Applicant’s Resident Producer License Number 3157243 was Non-Renewed by the Commissioner on March 20, 2019. (Department’s Exhibit 1)

8. Prior to Applicant's Resident Producer License being non-renewed on October 27, 2018, additionally, applicant had submitted an application to add a qualification on said application. Applicant disclosed that he was terminated for cause from American Family Life Assurance Company ("AFLAC") on or about August 22, 2018. (Department's Exhibit 1)
9. Mr. Hill was employed at AFLAC for approximately two (2) years from June of 2016 through August of 2018. (Hearing Transcript, p. 52)
10. His last position at AFLAC was a district coordinator position (Hearing Transcript, p. 52)
11. According to AFLAC, Applicant was terminated for cause for establishing AFLAC accounts for businesses that could not be verified and for writing policies for multiple people who were not employees. (Department's Exhibit 1)
12. The fraud investigation conducted by AFLAC revealed that there were issues that fell into four (4) categories relating to Applicant's conduct. (Department's Exhibit 2, Hearing Transcript, p. 54) The fraud investigation conducted by AFLAC revealed Applicant's fraudulent behavior fell into the following categories: payroll-invalid bogus business no intent to pay, establishment of unqualified business to get payroll rates, placing ineligible on accounts, and content manipulation. (Department's Exhibit 2, Hearing Transcript, p. 55)
13. AFLAC sent a letter to Applicant on or around August 24, 2018, regarding its fraud investigation findings. (Hearing Transcript p. 56, Department's Exhibit 2)
14. Applicant testified that he reviewed this letter. (Hearing Transcript, p. 56)

15. The letter sent to Applicant from AFLAC following its fraud investigation stated that if Applicant had evidence to dispute the findings to submit that evidence to AFLAC within five (5) business days. (Hearing Transcript, p. 56, Department's Exhibit 2)
16. Applicant never submitted any evidence to dispute the findings. (Hearing Transcript, p. 56)
17. Applicant did not file an appeal or attempt to file an appeal with AFLAC. (Hearing Transcript, p. 57)
18. Applicant testified that he did not have any evidence to dispute the findings of AFLAC. (Hearing Transcript, p. 57)
19. Applicant's Resident Producer License was not renewed due to Applicant's conduct at AFLAC and for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of conduct of business in Indiana or elsewhere. (Department's Exhibit 1)
20. Applicant testified that he did not deny the reason based on Applicant's Non-Renewal. (Hearing Transcript, p. 50)
21. Applicant testified that the reasons for the Non-Renewal were based on his conduct at AFLAC, and were based on fraudulent activity while he was employed there. (Hearing Transcript, p. 50)
22. Applicant testified that he received the Non-Renewal Order, and read through it, including the part that mentioned Applicant had an opportunity to appeal the Non-Renewal

decision. (Hearing Transcript, p. 57, 59) Applicant testified that he did not disagree with the Commissioner's decision on the Non-Renewal. (Hearing Transcript, p. 50)

23. Applicant never requested a hearing to contest the reasonableness of the Non-Renewal Order. (Hearing Transcript, p. 83) The Non-Renewal Order against Applicant still stands and is a valid and reasonable enforcement action. (Hearing Transcript, p. 83)

24. Applicant was convicted on June 23, 2014 of Criminal Trespass, a Class A Misdemeanor. (Hearing Transcript, p. 62)

25. Applicant's Criminal Trespass conviction stems from when he was fired as a pastor Blue Lick Christian Church. (Hearing Transcript, p. 62-63)

26. Applicant was a pastor at Blue Lick Christian Church for seven (7) months prior to being fired in 2014. (Hearing Transcript, p. 63, 65)

27. After Applicant was fired as a pastor from Blue Lick Christian Church, he had trespassed at Blue Lick Christian Church, and that's how he was charged and ultimately convicted of his Criminal Trespass conviction. (Hearing Transcript, p. 65-66)

28. Applicant testified that he has been fired as a pastor from multiple churches. (Hearing Transcript, p. 64-65)

29. Applicant testified he was fired as a pastor also from Shirley Christian Church, in Shirley, Indiana in 2006. (Hearing Transcript, p. 65)

30. In Applicant's Criminal Trespass Sentencing Order, he was placed on probation for one (1) year and ordered to pay court fees, as well as being ordered to be compliant with all doctors and all doctors' orders and medications. (Hearing Transcript, p. 66)



31. Applicant testified that he had a mental health breakdown in 2014. (Hearing Transcript, p. 67)

32. Applicant testified that he was ordered to take medication to help with his mental health diagnosis, Bipolar 1. (Hearing Transcript, p. 66-67)

33. Applicant testified he took the medication for approximately one (1) year and three (3) months. (Hearing Transcript, p. 67-68)

34. Applicant testified he has not sought any additional mental health treatment since he stopped taking the medication in approximately in 2015. (Hearing Transcript, p. 67-69)

35. Applicant testified that when he was fired from AFLAC it was a nightmare and his life fell apart, and that he did not seek any mental health assistance for himself during that time. (Hearing Transcript, p. 69)

36. Applicant submitted eleven (11) exhibits at the hearing. Applicant's Exhibit A is a picture of Applicant's Master of Divinity Degree. Applicant's Exhibit B is a photograph of Applicant taken by Applicant (aka a "selfie"). Applicant's Exhibit C is another photograph of Applicant taken by Applicant (aka a "selfie"). Applicant's Exhibit D is a list of achievements prepared by Applicant. Applicant's Exhibit E is a document regarding an overview of Vitality Insurance, LLC. Applicant's F is a document regarding product and sales for Vitality Insurance, LLC. Applicant's Exhibit G is a document titled "A Story of Redemption". Applicant's Exhibit H is a document regarding Christian Disciple Training Manual. Applicant's Exhibit I, J, and K are letters of recommendation. Many of Applicant's exhibits were not relevant to the proceeding. Many of Applicant's failed to demonstrate why Applicant should be licensed as a producer.

37. The Department admitted two (2) exhibits at the hearing. Department's Exhibit 1 is an Administrative Order Notice of Non-Renewal of License against Applicant. Department's Exhibit 2 is a letter from AFLAC terminating Applicant due to his conduct.

38. Conclusions of Law that can be adopted as Findings of Fact are hereby incorporated herein as such.

### **CONCLUSIONS OF LAW**

1. The Commissioner of the Indiana Department of Insurance ("Commissioner") has jurisdiction over both the subject matter and the parties to this action.

2. This hearing was held in compliance with the Administrative Orders and Procedures Act of the Indiana Code.

3. Indiana Code 27-1-15.6-12(b) states, in part, that the Commissioner may refuse to issue or renew an Insurance Producer License, due to a number of factors.

4. Indiana Code 27-1-15.6-12(b)(8) allows the Commissioner to refuse to issue or renew 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. Applicant's Resident Producer License was not renewed by the Commissioner in 2019 due to Applicant's conduct of establishing AFLAC accounts for business that could not be verified and writing policies for multiple people who were not employees, in violation of Indiana Code 27-1-15.6-12(b)(8).

6. Indiana Code 4-21.5-3-14(c) states that the person requesting an agency take action has the burden of persuasion and the burden of going forward. Applicant is requesting that the Department issue him a Resident Producer License and, therefore, bears the burden.

7. Pursuant to Indiana Code 27-1-15.6-12(d) hearing was held to determine the reasonableness of the Commissioner's decision. Applicant failed to meet his burden of proving the Commissioner's decision was unreasonable.

8. Findings of Fact that can be adopted as Conclusions of Law are hereby incorporated herein as such.

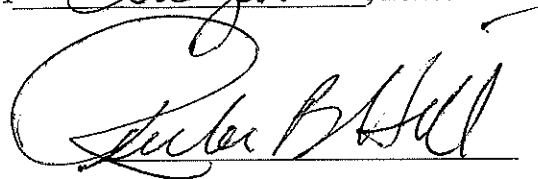
### **RECOMMENDED ORDER**

IT IS THEREFORE RECOMMENDED:

In consideration of the foregoing Findings of Fact and the Conclusions of Law as stated, the Administrative Law Judge now recommends to the **Commissioner of Insurance** the following:

1. The denial of Applicant's Resident Producer License under License Application Number 767341 should be **AFFIRMED**.

**ALL OF WHICH IS ADOPTED** by the Administrative Law Judge and recommended to the **Commissioner of Insurance** this 20<sup>th</sup> day of August, 2020.



Reuben B. Hill, Esq.  
Administrative Law Judge

Distribution:

James Hill  
4160 Wilhelm Strasses, Apt. 4  
Jasper, Indiana 47546

Victoria Hastings, Attorney  
Indiana Department of Insurance  
311 W. Washington St., Suite 103  
Indianapolis, Indiana 46204

STATE OF INDIANA )  
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BEFORE THE INDIANA  
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Applicant. )  
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License Applicant #: 767341 )  
 )  
Type of Agency Action: Enforcement )

**FILED**

**JUL 31 2020**

STATE OF INDIANA  
DEPT. OF INSURANCE

**PROPOSED FINDINGS OF FACT, CONCLUSIONS OF LAW  
AND RECOMMENDED ORDER**

Administrative Law Judge (“ALJ”) Reuben Hill, having considered and reviewed all of the evidence, will now render a decision in the matter of James Hill (“Applicant”). This matter came to be heard by the ALJ on July 1, 2020 at 10:00 a.m. via audio conferencing at the Indiana Department of Insurance, 311 West Washington Street, Indianapolis, Indiana.

The Enforcement Division of the Indiana Department of Insurance (“Department”) was represented by counsel, Victoria Hastings. Applicant appeared telephonically, and without counsel. Testimony was heard, and exhibits were received into evidence.

Based upon the evidence presented at said hearing, the ALJ now makes the following Findings of Fact and Conclusions of Law, and issues his Recommended Order.

**FINDINGS OF FACT**

1. Applicant submitted an application to reinstate his resident producer license on February 28, 2020, under license application number 767341. (Hearing Transcript, p. 50-51, 80)

2. Applicant was previously licensed in Indiana as a resident producer. (Hearing Transcript, p. 51)

3. The Commissioner of the Indiana Department of Insurance (“Commissioner”) entered his Preliminary Administrative Order and Notice of License Denial on April 9, 2020, due to Applicant’s previous Indiana Administrative Order Notice of Nonrenewal of License for displaying fraudulent practices in the conduct of business by creating accounts and writing policies for business and employees that could not be verified.

4. A hearing was held at Applicant’s request on July 1, 2020.

5. Applicant was previously licensed in Indiana as a resident producer under license number 3157243 starting on May 10, 2016. (Department’s Exhibit 1)

6. Applicant’s resident producer license number 3157243 expired on or around January 31, 2019. (Hearing Transcript, p. 51)

7. Applicant’s resident producer license under license number 3157243 was non-renewed by the Commissioner on March 20, 2019. (Department’s Exhibit 1)

8. Prior to Applicant’s resident producer license being non-renewed, Applicant had submitted an application to add a qualification on October 27, 2018, on said application Applicant disclosed that he was terminated for cause from American Family Life Assurance Company (“AFLAC”) on or about August 22, 2018. (Department’s Exhibit 1)

9. Applicant was employed at AFLAC for approximately two years from June of 2016 through August of 2018. (Hearing Transcript, p. 52)

10. Applicant’s last position at AFLAC was in the district coordinator position. (Hearing Transcript, p. 52)

11. According to AFLAC, Applicant was terminated for cause for establishing AFLAC accounts for businesses that could not be verified and for writing policies for multiple people who were not employees. (Department's Exhibit 1)

12. Prior to Applicant's termination for cause from AFLAC, AFLAC conducted a fraud investigation into Applicant's conduct. (Hearing Transcript, p. 53)

13. The fraud investigation conducted by AFLAC revealed that there were issues that fell into four categories relating to Applicant's conduct. (Department's Exhibit 2; Hearing Transcript, p. 54)

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18. Applicant never submitted any evidence to dispute the findings. (Hearing Transcript, p. 56)

19. Applicant did not file an appeal or attempt to file an appeal with AFLAC. (Hearing Transcript, p. 57)

20. Applicant testified that he did not have any evidence to dispute the findings of AFLAC. (Hearing Transcript, p. 57)

21. Applicant's resident producer license was not renewed due to Applicant's conduct at AFLAC and for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of conduct of business in Indiana or elsewhere. (Department's Exhibit 1)

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25. Applicant testified that he did not disagree with the Commissioner's decision on the nonrenewal. (Hearing Transcript, p. 50)

26. Applicant never requested a hearing to contest the reasonableness of the non-renewal order. (Hearing Transcript, p. 83)

27. The nonrenewal order against Applicant is still stands and is a valid and reasonable enforcement action. (Hearing Transcript, p. 83)

28. Applicant was convicted on June 23, 2014 of Criminal Trespass, a Class A Misdemeanor. (Hearing Transcript, p. 62)



29. Applicant's Criminal Trespass conviction stems from when he was fired as a pastor from Blue Lick Christian Church. (Hearing Transcript, p. 62-63)

30. Applicant was a pastor at Blue Lick Christian Church for seven months prior to being fired in 2014. (Hearing Transcript, p. 63, 65)

31. After Applicant was fired as a pastor from Blue Lick Christian Church, he had trespassed at Blue Lick Christian Church, and that's how he was charged and ultimately convicted of his Criminal Trespass conviction. (Hearing Transcript, p. 65-66)

32. Applicant testified that he was fired as a pastor from multiple churches. (Hearing Transcript, p. 64-65)

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34. In Applicant's criminal trespass sentencing order, he was placed on probation for one year and ordered to pay court fees, as well as being ordered to be compliant with all doctors and all doctors' orders and medications. (Hearing Transcript, p. 66)

35. Applicant testified that he had a mental health breakdown in 2014. (Hearing Transcript, p. 67)

36. Applicant testified that he was ordered to take medication to help with his mental health diagnosis, Bipolar 1. (Hearing Transcript, p. 66-67)

37. Applicant testified he took the medication for approximately one year and three months. (Hearing Transcript, p. 67-68)

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40. Applicant admitted eleven (11) exhibits at the hearing. Applicant's Exhibit A is a picture of Applicant's Master of Divinity Degree. Applicant's Exhibit B is a photograph of Applicant taken by Applicant (aka a "selfie"). Applicant's Exhibit C is another photograph of Applicant taken by Applicant (aka a "selfie"). Applicant's Exhibit D is a list of achievements prepared by Applicant. Applicant's Exhibit E is a document regarding an overview of Vitality Insurance, LLC. Applicant's F is a document regarding product and sales for Vitality Insurance, LLC. Applicant's Exhibit G is a document titled "A Story of Redemption". Applicant's Exhibit H is a document regarding Christian Disciple Training Manual. Applicant's Exhibits I, J, and K are letters of recommendation.

41. Many of Applicant's exhibits were not relevant to the proceeding.

42. Many of Applicant's exhibits failed to demonstrate why Applicant should be licensed as a producer.

43. The Department admitted two (2) exhibits at the hearing. Department's Exhibit 1 is an Administrative Order Notice of Nonrenewal of License against Applicant. Department's Exhibit 2 is a letter from AFLAC terminating Applicant due to his conduct.

44. Conclusions of Law that can be adopted as Findings of Fact are hereby incorporated herein as such.

### **CONCLUSIONS OF LAW**

1. The Commissioner of the Indiana Department of Insurance (“Commissioner”) has jurisdiction over both the subject matter and the parties to this action.

2. This hearing was held in compliance with the Administrative Orders and Procedures Act of the Indiana Code.

3. Indiana Code § 27-1-15.6-12(b) states, in part, that the Commissioner may refuse to issue or renew an insurance producer’s license, due to a number of factors.

4. Specifically, Indiana Code § 27-1-15.6-12(b)(8) allows the Commissioner to refuse to issue or renew 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.

5. Applicant’s resident producer license was not renewed by the Commissioner in 2019 due to Applicant’s conduct of establishing AFLAC accounts for businesses that could not be verified and writing policies for multiple people who were not employees, in violation of Indiana Code § 27-1-15.6-12(b)(8).

6. Indiana Code § 4-21.5-3-14(c) states that the person requesting an agency take action has the burden of persuasion and the burden of going forward. Here, Applicant is requesting that the Department issue him a resident producer license and, therefore, bears the burden.

7. Pursuant to Indiana Code § 27-1-15.6-12(d), a hearing was held to determine the reasonableness of the Commissioner’s decision. Applicant failed to meet his burden of proving the Commissioner’s decision was unreasonable.

8. Findings of Fact that can be adopted as Conclusions of Law are hereby incorporated herein as such.

**RECOMMENDED ORDER**

With the Findings of Fact and the Conclusions of Law as stated, the Administrative Law Judge now recommends to the Commissioner the following:

1. The denial of Applicant's resident producer license under license application number 767341 shall be AFFIRMED.

ALL OF WHICH IS ADOPTED by the Administrative Law Judge and recommended to the Commissioner this \_\_\_\_\_ day of \_\_\_\_\_, 2020.

\_\_\_\_\_  
Reuben Hill  
Administrative Law Judge

Distribution:

James Hill  
4160 Wilhelm Strasses, Apt. 4,  
Jasper, IN 47546

Victoria Hastings, Attorney  
Indiana Department of Insurance  
311 W. Washington St., Suite 103  
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CAUSE NO.: 19227-AD20-0310-048

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James Hill )  
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Respondent. )

Type of Agency Action: Enforcement )

License Application #: 767341 )

**FILED**

**JUN 18 2020**

STATE OF INDIANA  
DEPT. OF INSURANCE

**NOTICE OF HEARING**

Notice is hereby given, pursuant to Indiana Code § 4-21.5-3 *et seq.*, that an evidentiary hearing will be held via Audio Conferencing on July 1, 2020, at 10:00 A.M./P.M. Eastern Time, to determine whether to grant Respondent's request for approval of his resident producer's license. An email with further details on the audio conferencing will be sent to Respondent's email address of record that will allow Respondent to connect to the hearing via Audio Conferencing.

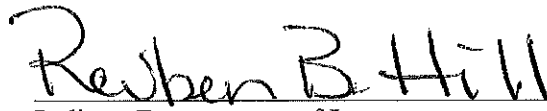
The hearing will be conducted in accordance with the provisions of the Administrative Orders and Procedures Act, codified at Indiana Code § 4-21.5-3 *et seq.* The Commissioner's authority regarding agent licensing is contained in Indiana Code § 27-1-15.6-12(b).

The issues to be resolved at the hearing are those described in the Preliminary Administrative Order and Notice of License Denial filed on April 20, 2020.

The Indiana Department of Insurance asserts that Respondent has violated Indiana Code § 27-1-15.6-12(b)(8), due to Applicant's conduct as described in Applicant's prior Indiana

Administrative Order Notice of Nonrenewal of License for displaying fraudulent practices in the conduct of business by creating account and writing policies for business and employees that could not be verified.

In accordance with Indiana Code § 4-21.5-3 *et seq*, the Administrative Law Judge in this matter is:

  
Indiana Department of Insurance  
311 West Washington Street, Suite 103  
Indianapolis, Indiana 46204-2787  
Telephone: (317) 232-2387

The Department of Insurance will be represented by its counsel, Victoria Hastings, who can be reached at:

Indiana Department of Insurance  
311 West Washington Street, Suite 103  
Indianapolis, Indiana 46204-2787  
Telephone: (317) 234-2101

A party who fails to attend or participate in a pre-hearing conference, hearing or other later stage of the proceeding, may be held in default or have a proceeding dismissed under Indiana Code § 4-21.5-3-24.

Dated: 6/18/20

  
Administrative Law Judge  
Indiana Department of Insurance

This Notice has been sent to:

Victoria Hastings, Attorney  
ATTN: Melissa Higgins, Sr. Insurance Investigator  
Indiana Department of Insurance  
Enforcement Division  
311 West Washington St., Suite 103  
Indianapolis, IN 46204-2787

James Hill  
4160 Wilhelm Strasse, Apt. 4,  
Jasper, IN 47546

Certified Mail # 7005 3110 0002 4438 7869

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STATE OF INDIANA )  
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Applicant. )

Type of Agency Action: Enforcement )

License Application #: 767341 )

**FILED**  
APR 09 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 James Hill (“Applicant”) of the following Administrative Order:

1. Applicant submitted an application for resident insurance producer licensure with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on February 28, 2020.
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)(8) states 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 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 Code § 27-1-15.6-12(b)(8), due to Applicant's previous Indiana Administrative Order Notice of Nonrenewal of License for displaying fraudulent practices in the conduct of business by creating accounts and writing policies for businesses and employees that could not be verified.
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 display of fraudulent practices in the conduct of insurance business. Applicant may reapply for licensure not less than one (1) year from the date of this order.

4-9-2020

Date Signed



Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

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