

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 19051-AD20-0324-063

IN THE MATTER OF:)

Vetinsure, LLC)
2410 Hog Mountain Rd., Ste. 105,)
Watkinsville, GA 30677)

Respondent.)

License Number: 3302586)

Type of Agency Action: Enforcement)

FILED

OCT 29 2020

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

On September 17, 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 their 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. Non-Renewal of Respondent's Non-Resident Producer Organization License under License Number 3302586 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 29 day of October, 2020.

A handwritten signature in black ink, appearing to read "Stephen W. Robertson", is written over a horizontal line.

Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Copies to:

Vetinsure, LLC
2410 Hog Mountain Rd., Ste. 105,
Watkinsville, GA 30677

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

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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 22 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 Nonrenewal of License filed on June 5, 2020.

The Indiana Department of Insurance asserts that Respondent has violated the following Indiana Codes §§ 27-1-15.6-12(b)(2)(A), 27-1-15.6-17(a), 27-1-15.6-12(b)(8), and 27-1-15.6-

12(b)(9) due to Respondent's failure to timely notify the Department about four (4) administrative actions, one of which include a license suspension .

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

Reuben B. Hill

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: 7/2/20

Reuben B. Hill

Administrative Law Judge
Indiana Department of Insurance

This Notice has been sent to:

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

Vetinsure, LLC
2410 Hog Mountain Rd.,
Suite 105,
Watkinsville, GA 30677

Certified # 7005 3110 00024438 7883

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CAUSE NO: 19051-AD20-0324-063

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FILED

JUN 05 2020

STATE OF INDIANA
DEPT. OF INSURANCE

ADMINISTRATIVE ORDER
NOTICE OF NONRENEWAL OF LICENSE

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 Vetinsure, LLC ("Respondent") of the following Administrative Order:

1. Respondent is a licensed nonresident insurance producer organization holding license number 3302586 ("Respondent's license") since January 3, 2018.
2. Respondent's license expired on January 31, 2020.
3. Respondent submitted an application to renew their nonresident producer's organization license on November 1, 2019.
4. On said application, Respondent disclosed the following administrative actions, which were not timely report to the Department within thirty (30) days of the final disposition:

- a. An April 4, 2018, Louisiana Consent Order, where Respondent was issued a civil penalty in the amount of two hundred fifty (\$250) dollars due to Respondent failing to disclose prior administrative actions;
 - b. A June 11, 2018, Louisiana Suspension Order, resulting from Respondent failing to pay the civil penalty from the Louisiana Consent Order; and
 - c. A November 20, 2018, North Carolina Consent Order, where Respondent was issued a civil penalty in the amount of one thousand (\$1,000) dollars due to Respondent failing to timely report prior administrative actions.
5. On March 5, 2020, the State of Washington issued a Consent Order, which fined Respondent two hundred fifty (\$250) dollars for failing to timely report administrative actions. This action was not timely reported to the Department.
6. Indiana Code § 27-1-15.6-12(b)(2)(A) states, in part, that the Commissioner may refuse to renew an insurance producer's license for violating an insurance law.
7. Indiana Code § 27-1-15.6-17(a) is an insurance law, which states, in part, that a producer shall report to the Commissioner any administrative action taken against the producer in another jurisdiction not more than thirty (30) days after the final disposition of the matter.
8. Indiana Code § 27-1-15.6-12(b)(8) states, in part, that the Commissioner may refuse to 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.
9. Indiana Code § 27-1-15.6-12(b)(9) states, in part, that the Commissioner may refuse to renew an insurance producer license for having an insurance producer license, or its

equivalent, denied, suspended, or revoked in any other state, province, district, or territory.

10. Indiana Code § 27-1-15.6-12(d) provides that when the Commissioner refuses to renew a license, the Commissioner shall notify the Respondent, in writing, of the reasons for the nonrenewal. This Order serves as that notice.
11. The Commissioner further notifies Respondent that, pursuant to Indiana Code § 27-1-15.6-12(d), Respondent may, within sixty-three (63) days of the mailing of this Order, make a written demand upon the Commissioner for a hearing to determine the reasonableness of this action. Such a hearing shall be held within thirty (30) days from the date of receipt of Respondent's written demand.

WHEREFORE, based on the foregoing, the Commissioner of Insurance hereby notifies Respondent that **Respondent's license shall not be renewed** due to Respondent's failing to timely report four (4) administrative actions, one (1) of which was a license suspension.

6-5-2020

Date Signed



Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Vetinsure LLC
2410 Hog Mountain Road,
Suite 105,
Watkinsville, GA 30677

Victoria Hastings, Attorney
ATTN: Taylor Peycha, Jr. Investigator
Indiana Department of Insurance
311 W Washington St., Suite 103
Indianapolis, IN 46204-2787