STATE OF INDIANA)	1	BEFORE THE INDIANA
)	SS:	COMMISSIONER OF INSURANCE
COUNTY OF MARION)	,	
		CAUSE NO.: 19948-AG21-0127-015
IN THE MATTER OF:)	
)	
Loretta A. Morris)	
908 E. 100 th Pl.,)	FILED
Chicago, IL 60628)	ADD 1 A good
)	APR 1 4 2021
Respondent.)	STATE OF INDIANA
)	DEPT. OF INSURANCE
Type of Agency Action: Enfo	rcement)	
License Number: 3369100	, ,	

ADMINISTRATIVE ORDER AND NOTICE OF NONRENEWAL OF LICENSE

The Indiana Department of Insurance ("Department"), pursuant to 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 Loretta A. Morris, ("Respondent") of the following Administrative Order:

- 1. Respondent is a licensed nonresident insurance producer holding license number 3369100 since August 30, 2018 ("Respondent's license").
 - 2. Respondent's license expired on October 31, 2020.
- 3. On or about October 21, 2020, it was discovered that on Respondent's August 29, 2018 application for licensure Respondent failed to disclose her September 21, 2010 conviction for Conversion of Public Money, a Federal Class A Misdemeanor.
- 4. On or about July 22, 2020, it was discovered that Respondent failed to timely report a November 16, 2018 license denial from the Florida Office of Insurance Regulation.

- 5. Indiana Code § 27-1-15.6-12(b)(1), provides, in part, that the Commissioner may refuse to renew an insurance producer's license providing incorrect, misleading, incomplete, or materially untrue information in a license application.
- 6. Indiana Code § 27-1-15.6-12(b)(8), provides, in part, that the Commissioner may refuse to 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.
- 7. Indiana Code § 27-1-15.6-12(b)(2)(A) provides, in part, that the Commissioner may refuse to renew an insurance producer's license for violating an insurance law.
- 8. Indiana Code § 27-1-15.6-17(a), is an insurance law, which states that a producer shall report to the Commissioner any administrative action taken against the producer in another jurisdiction or by another governmental agency in Indiana not more than thirty (30) days after the final disposition of the matter.
- 9. Indiana Code § 27-1-15.6-12-(b)(9), provides, in part, that the Commissioner may refuse to renew an insurance producer's license for having an insurance producer's 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) requires the Commissioner to notify a licensee of the reason for the nonrenewal of his license. 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.

12. This is considered an agency action. This action has been initiated by the aforementioned authority. If you choose to appeal this agency action, the State of Indiana Office of Administrative Law Proceedings ("OALP") will assign an administrative law judge to preside over this matter, and subsequently you will be contacted by the OALP with more information to begin the administrative process.

WHEREFORE, based on the foregoing, the Commissioner of Insurance hereby notifies Respondent that her license shall not be renewed due to her criminal conviction and failure to disclose it in an application, and due to her failure to timely report a license denial to the Department.

4-14-202 Date Signed

Stephen W. Robertson, Commissioner Indiana Department of Insurance

Distribution:

Victoria Hastings, Attorney ATTN: Calla Dain, Insurance Investigator Indiana Department of Insurance 311 West Washington St., Suite 103 Indianapolis, Indiana 46204-2787 Loretta A. Morris 908 E. 100th Pl., Chicago, IL 60628