

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 20479-AD21-0525-088

IN THE MATTER OF:)

Cara Davis)
134 Capitol Drive, Apt. A,)
Avon, IN 46123)

Applicant.)

Type of Agency Action: Enforcement)

License Application #: 856604)

FILED

JUL 19 2021

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 Cara Davis ("Applicant") of the following Administrative Order:

1. Applicant filed an application for a resident producer licensure with the Commissioner of the Indiana Department of Insurance ("Commissioner") on April 2, 2021.
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)(1) provides, in part, that the Commissioner may refuse to issue or renew an insurance producer license for providing incorrect, misleading, incomplete, materially untrue information in a license application.
4. Indiana Code § 27-1-15.6-12(b)(8) provides, in part, that the Commissioner may refuse to issue or renew an insurance producer license for using fraudulent, coercive, or dishonest

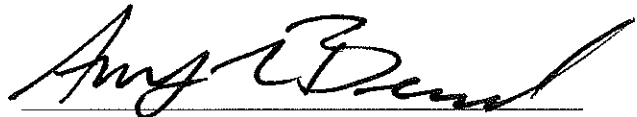
practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.

5. Following a review of public records and materials 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 Code § 27-1-15.6-12(b)(8) due to Applicant's criminal history, which includes a conviction for January 23, 2017, for Disorderly Conduct, a Class B Misdemeanor.
6. Following 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)(1) due to Applicant failing to disclose the following pending criminal charges on her application for licensure: Criminal Mischief, a Class B Misdemeanor; Disorderly Conduct, a Class B Misdemeanor; Neglect of a Dependent, a Level 6 Felony; and Possession of a Narcotic Drug, a Level 6 Felony.
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 application is mailed, make written demand to the Commissioner for a hearing before the Commissioner to determine the reasonableness of the Commissioner's action.
8. 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.

IT IS THEREFORE ORDERED that Applicant's request for licensure is hereby **DENIED** pursuant to Indiana Codes §§ 27-1-15.6-12(b)(1) & 27-1-15.6-12(b)(8), due to Applicant's criminal history and for Applicant's failure to disclose pending criminal charges on her application for licensure. Applicant may reapply for licensure not less than one (1) year from the date of this order.

7/19/21

Date Signed



Amy L. Beard, Commissioner
Indiana Department of Insurance

Distribution to:

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