STATE OF INDIANA)	BEFORE THE INDIANA
) SS:	COMMISSIONER OF INSURANCE
COUNTY OF MARION)	
	CAUSE NO.: 20822-AD21-0825-134
IN THE MATTER OF:	
)	
Robert Sanders)	
3140 Saint Claire, Apt. A	Same of the same o
Oldsmar, FL 34677)	FILED
	NOV 0 3 2021
Applicant.	MOA A 9 KAKI
~ ~	STATE OF INDIANA
Type of Agency Action: Enforcement)	DEPT. OF INSURANCE
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License Application #: 888356	

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 Robert Sanders ("Applicant") of the following Administrative Order:

- 1. Applicant submitted an application for nonresident producer licensure with the Commissioner of the Indiana Department of Insurance ("Commissioner") on August 3, 2021.
- 2. On said application, Applicant failed to disclose that on October 23, 2015, the State of Florida denied Applicant nonresident producer licensure due to Applicant's criminal history.
- 3. On said application, Applicant failed to disclose that on November 22, 2019, the Indiana Department of Insurance took denied Applicant nonresident producer licensure due to Applicant's failure to disclose the Florida administrative action.

- 4. 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.
- 5. Indiana Code § 27-1-15.6-12(b)(1) provides, in part, that the Commissioner may refuse to issue an insurance producer license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.
- 6. Indiana Code § 27-1-15.6-12(b)(9) provides, in part, that the Commissioner may refuse to issue 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.
- 7. Following a review of public records and the materials submitted by the Applicant, the Commissioner, being fully advised, now hereby notifies Applicant that he has not fully met the requirements of licensure, as stated by Indiana Codes §§ 27-1-15.6-12(b)(1) and 27-1-15.6-12(b)(9), due to Applicant's failure to disclose his two (2) administrative actions on his 2021 application for licensure, and for having a license denial.
- 8. 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.
- 9. 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) and 27-1-15.6-12(b)(9), due to Applicant's failure to disclose two (2) administrative actions, which included a license denial. Applicant may reapply for licensure not less than one (1) year from the date of this order.

Date Signed

Distribution:

Robert Sanders 3140 Saint Clair, Apt. A Oldsmar, FL 34677 Amy L. Heard, Commissioner Indiana Department of Insurance

Victoria Hastings, Attorney ATTN: Steven A. Embree, Investigator Indiana Department of Insurance 311 W. Washington St., Suite 103 Indianapolis, IN 46204

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