STATE OF INDIANA )	BEFORE THE INDIANA
) SS:	COMMISSIONER OF INSURANCE
COUNTY OF MARION )	
	CAUSE NO.: 20970-AD21-1013-151
IN THE MATTER OF:	)
	)
Michelle Kaeck	)
127 N. 8 <sup>th</sup> Street	)
Cannelton, IN 47520	)
	) FILED
Applicant.	)
	) DEC <b>0 9 2021</b>
Type of Agency Action: Enforcement	) STATE OF INDIANA
	) DEPT. OF INSURANCE
License Application #: 914979	j

## PRELIMINARY ADMINISTRATIVE ORDER AND NOTICE OF LICENSE DENIAL

The Indiana Department of Insurance, 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 Michelle Kaeck ("Applicant") of the following Administrative Order:

- 1. Applicant filed an application for resident producer licensure with the Commissioner of the Indiana Department of Insurance ("Commissioner") on October 6, 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)(6) authorizes the Commissioner to refuse to issue a producer license for having been convicted of a felony.
- 4. Indiana Code § 27-1-15.6-12(b)(1) authorizes the Commissioner to refuse to issue a producer license providing incorrect, misleading, incomplete, or materially untrue information in a license application.

- 5. Following a review of 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 Codes §§ 27-1-15.6-12(b)(6) and 27-1-15.6-12(b)(1) due to her May 22, 2018, conviction for Operating a Vehicle While Intoxicated, a Class 6 Felony, in the State of Indiana, and for Applicant's failure to disclose the same on her application for licensure.
- 6. 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.
- 7. 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)(6) and 27-1-15.6-12(b)(1) due to her criminal history, which includes a felony conviction and for her failure to disclose the same on her application for licensure. Applicant may reapply for licensure not less than one (1) year from the date of this order.

149121

Date Signed

Amy L. Beard, Commissioner Indiana Department of Insurance

Distribution to:

Michelle Kaeck 127 N. 8<sup>th</sup> Street Cannelton, IN 47520 Victoria Hastings, Attorney ATTN: Kimberly Stowers, Investigator Indiana Department of Insurance 311 W. Washington St., Suite 103 Indianapolis, IN 46204 317-232-7138, fax 317 234-2103