

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO: 20356-AG21-0326-079

IN THE MATTER OF:)
)
Ivan Alvarez)
1181 25th Street, 206,)
San Diego, CA)
)
Respondent.)
)
Type of Agency Action: Enforcement)
)
License Number: 3415478)

FILED

FEB 17 2022

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 Ivan Alvarez ("Respondent") of the following Administrative Order:

1. Respondent is a licensed nonresident insurance producer holding license number 3415478 ("Respondent's license") since February 14, 2019.
2. Respondent's license expired on February 28, 2021.
3. On or about February 9, 2011, Respondent was involved in an administrative action from the California Department of Insurance, wherein it barred Respondent for two and a half (2 ½) years from taking the exam or holding a license due to cheating on the licensing exam in his home state.
4. Respondent failed to disclose this 2011 California administrative action on his 2019 original application for licensure.

5. On or about February 26, 2021, Respondent submitted his renewal application.
6. On March 5, 2019 the Connecticut Department of Insurance, issued a Denial Order against Respondent for failing to disclose his previous administrative action.
 - a. On or about May 22, 2019, Respondent reported this Connecticut administrative action to the Department for the first time.
 - b. Respondent failed to report this 2019 Connecticut administrative action to the Department within thirty (30) days of the final disposition of the matter.
7. On September 10, 2019, the Maryland Department of Insurance, issued a Denial Order against Respondent for failing to disclose his previous administrative actions.
 - a. On or about December 9, 2019, Respondent reported this Maryland administrative action to the Department for the first time but failed to include the necessary documentation.
 - b. Respondent failed to report this 2019 Maryland administrative action to the Department within thirty (30) days of the final disposition of the matter.
8. On or about April 8, 2020, the Illinois Department of Insurance issued a Denial Order against Respondent for failing to disclose his previous administrative actions.
 - a. Respondent has not reported his Illinois administrative action to the Department.
 - b. Respondent failed to report this 2020 Illinois administrative action to the Department within thirty (30) days of the final disposition of the matter.
 - c. Respondent failed to disclose this Illinois administrative action on his 2021 renewal application.

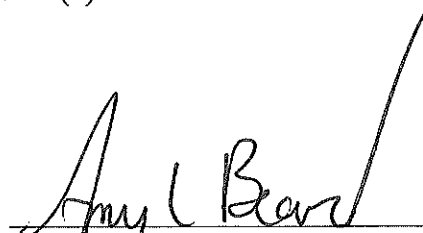
9. On or about April 9, 2020, the Louisiana Department of Insurance issued a Revocation Order against Respondent for failing to timely report his previous administrative actions and for the nature of said actions.
 - a. Respondent has not reported his Louisiana action to the Department.
 - b. Respondent failed to report this 2020 Louisiana administrative action to the Department within thirty (30) days of the final disposition of the matter.
 - c. Respondent failed to disclose this Louisiana administrative action on his 2021 renewal application.
10. On August 27, 2020 the Texas Department of Insurance, issued a Revocation Order against Respondent for failing to timely disclose his previous administrative actions and for the nature of said actions.
 - a. On or about September 3, 2020, Respondent reported this Texas administrative action to the Department.
11. On or about November 10, 2020, the Pennsylvania Department of Insurance issued a Suspension Order against Respondent for failing to timely disclose his previous administrative actions and for the nature of said actions.
 - a. Respondent failed to report this 2020 Pennsylvania administrative action to the Department within thirty (30) days of the final disposition of the matter.
 - b. Respondent failed to disclose this Pennsylvania administrative action on his 2021 renewal application.
12. On or about December 31, 2020, the Pennsylvania Department of Insurance issued a Revocation Order against Respondent for failing to actively seek a hearing regarding his Suspension Order.

- a. Respondent has not reported his Pennsylvania action to the Department.
 - b. Respondent failed to report this 2020 Pennsylvania administrative action to the Department within thirty (30) days of the final disposition of the matter.
 - c. Respondent failed to disclose this Pennsylvania administrative action on his 2021 renewal application.
- 13. Indiana Code § 27-1-15.6-12(b)(1) states, in part, that the Commissioner may refuse to renew an insurance producer license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.
- 14. Indiana Code § 27-1-15.6-12(b)(2)(A) states, in part, that the Commissioner may refuse to renew an insurance producer license for violating and insurance law.
- 15. 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 not more than thirty (30) days after the final disposition of the matter.
- 16. 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.
- 17. 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.

18. 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.
19. 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.
20. 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 **Respondent's license shall not be renewed** due to Respondent failing to disclose his 2011 California administrative action on his original application for licensure, failing to timely report multiple administrative actions to the Department that include multiple license denials and revocations, and for failing to disclose four (4) administrative actions on his renewal application.

2/17/22
Date Signed



Amy L. Beard, Commissioner
Indiana Department of Insurance

Distribution:

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