

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

IN THE MATTER OF:)
)
Michael Fedyniszyn)
487 Doverton Lane)
Fox River Grove, IL 60021)
)
Respondent)
)
Type of Agency Action:Enforcement)
)

FILED

APR 18 2022

STATE OF INDIANA
DEPT. OF INSURANCE

CAUSE NO.: DOI-1121-002446
19558-AG21-0226-047

FINAL ORDER

On February 10, 2022, the Administrative Law Judge, Ann Pagonis, filed her Findings of Fact, Conclusions of Law and Recommended Order in the above-captioned matter.

1. The Department served Findings of Fact, Conclusions of law, and Recommended Order and Notice of Filing Recommended Order on Respondent by mailing the same to her address of record.

2. The Department has complied with the notice requirements of Ind. Code §4-21.5-3-17.

3. Neither party has filed an objection with the Commissioner regarding the Administrative Law Judge’s Findings of Fact, Conclusions of Law and Recommended Order, and more than eighteen (18) days have elapsed.

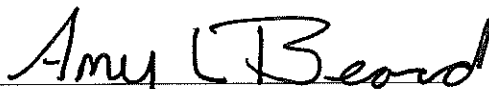
Therefore, the Commissioner of Insurance, being fully advised, now hereby adopts in full the Administrative Law Judge’s Findings of Fact, Conclusions of Law, and Recommended Order and issues the following Final Order:

IT IS THEREFORE ORDERED by the Commissioner of Insurance:

1. Respondent's nonresident producer license number 721472 is **Permanently Revoked.**

Under Ind. Code §4-21.5-5-5, Respondent has the right to appeal this Final Order by filing a petition for Judicial review in the appropriate court within thirty (30) days.

ALL OF WHICH IS ORDERED by the Commissioner this 18 day of April, 2022.


Amy L. Beard, Commissioner
Indiana Department of Insurance

Copies to:

Michael Fedyniszyn
487 Doverton Lane
Fox River Grove, IL 60021

Samantha Aldridge, Attorney
Indiana Department of Insurance
311 W. Washington St., Suite 103
Indianapolis, IN 46204

RECOMMENDED ORDER

Pursuant to IC 4-21.5 this Recommended Order is not final and shall be presented to the ultimate authority for issuance of a final order.



FILED: February 10, 2022

**STATE OF INDIANA
OFFICE OF ADMINISTRATIVE LAW PROCEEDINGS**

Administrative Cause No.: DOI-1121-002446
Underlying/State Agency Action No.: 19558-AG21-0226-047

Final Agency Authority: Commissioner of the Department of Insurance

Indiana Department of Insurance
Petitioner,

Type of Agency Action: Enforcement

License Number: 721472

v.

Michael Fedyniszyn
Respondent.

**FINDINGS OF FACT, CONCLUSIONS OF LAW,
AND RECOMMENDED ORDER**

An evidentiary hearing was held on this matter on January 5, 2022, at 10:00 am EST via audio conferencing. The Department of Insurance ("Petitioner") appeared by counsel Samantha Aldridge and Michael Fedyniszyn ("Respondent") did not appear at the evidentiary hearing. The undersigned Administrative Law Judge ("ALJ") for the Office of Administrative Law Proceedings

(OALP) began the hearing at 10:15 am EST, at which time, Petitioner moved for Respondent to be defaulted. The ALJ has considered the motion to hold Respondent in default, and hereby GRANTS Petitioner's motion.

Petitioner called Taylor Peycha, Insurance Investigator at the Indiana Department of Insurance, as a witness and offered five (5) exhibits which were documents gathered during Ms. Peycha's investigation into Respondent and were admitted into the record without objection. The exhibits are identified as Petitioner's exhibits ("PX") 1 through 5.

- PX 1 is a two (2) page *Order of Suspension* of Respondent's license issued by the State of Illinois Department of Insurance in an administrative action on October 20, 2017.
- PX 2 is a five (5) page application for license renewal from the Respondent for the years 2019 and 2020.
- PX 3 is an eight (8) page transcript of a phone call made during an investigation into complaints filed against Respondent from April of 2020.
- PX 4 is a four (4) page investigative summary regarding complaints against the Respondent dated June 8, 2020.
- PX 5 is a two (2) page *Appointment "For Cause" Termination Notice* from American National Insurance Company regarding Respondent dated June 29, 2020.

Based upon the evidence presented at said hearing, the ALJ now makes and issues the following Findings of Fact, Conclusions of Law, and Recommended Default Order.

FINDINGS OF FACT

Regarding Default

1. In the *Combined Notice of ALJ and Filing Procedures and Order Setting Evidentiary Hearing* (“Order”) issued on November 29, 2021, an evidentiary hearing by telephone conference was scheduled for January 5, 2022, at 10:00 am EST.
2. On January 5, 2022, after allowing Respondent fifteen (15) minutes to join the telephone conference line, the evidentiary hearing was convened at 10:15 am EST.
3. Petitioner was present by counsel by telephone and Respondent was not present.
4. The evidentiary hearing telephone conference line remained open from 10:00 am EST to approximately 10:34 am EST and Respondent did not appear.
5. Respondent did not file a motion to continue the evidentiary hearing, and there is no information that would indicate that service of the Order was not perfected on Respondent.
6. A *Notice of Proposed Default Order* (“Notice”) was issued on January 5, 2022.
7. In the Notice, a seven (7) day deadline for Respondent to file a motion for the case to remain open was set.
8. Respondent did not meet the deadline. Twenty-nine (29) days have passed since the missed deadline.
9. There was no motion to continue the deadline, and any information that would indicate that service of the Notice was not perfected on Respondent has not been received.

Regarding the Merits

10. Respondent is a nonresident insurance producer, holding license #721472 since October 20, 2010. (*Statement of Charges.*)
11. On October 20, 2017, the Illinois Department of Insurance suspended Respondent's nonresident producer's license for failure to pay taxes. This constitutes an administrative action ("Illinois administrative action.") (*Statement of Charges, PX 1, Taylor testimony.*)
12. Respondent did not report the Illinois administrative action to Commissioner of the Indiana Department of Insurance ("Commissioner") within thirty (30) days after the final disposition of the matter. (*Statement of Charges, Taylor testimony.*)
13. In 2019 and 2020, Respondent submitted applications for Indiana license renewals to Petitioner and did not disclose the Illinois administrative action on either application. (*Statement of Charges, PX 2.*)
14. In April of 2020, Respondent was residing at 487 Doverton Lane, Fox River Grove, IL 60021. Petitioner was not notified of Respondent's change in address until Respondent submitted an application for renewal of license in November of 2020, more than thirty (30) days after Respondent's change of residence. (*Statement of Charges, PX 2, PX 3 Taylor testimony.*)
15. In January of 2020, American National Insurance Company ("ANIC") began an investigation into two complaints filed that month by clients of Respondent ("ANIC Investigation.") (PX 4, Taylor testimony.)

16. Documents¹ collected during the ANIC Investigation show that the ANIC Investigator discovered that fraudulent documents and forged signatures which altered Respondent's clients' accounts were filed. (PX 4, Taylor testimony.)
17. In April 2020, an ANIC Investigation document shows that the ANIC Investigator spoke with Respondent, and he said he doesn't "force signatures." The ANIC Investigator asked Respondent to send him a list of people who may have had access to the victims' accounts, but Respondent did not. (PX 3 and PX 4.)
18. At the conclusion of the investigation, on June 8, 2020, an ANIC Investigation document states the ANIC Investigator recommended that fraud reports against Respondent be filed with Wisconsin (the state where the victims reside) and Illinois (the state where Petitioner resides.) (PX 4.)
19. On June 16, 2020, American National Insurance Company terminated the producer appointment of Respondent for two (2) reasons:
- using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business, and;
 - forging another's name to an application for insurance or to any document related to an insurance transaction. (PX 5, Taylor testimony.)
20. Any Conclusion of Law that should have been a Finding of Fact is hereby adopted as such.

¹ Public records collected during a lawful investigation fall under an exception to hearsay under Indiana Rules of Evidence 803(8)(A)(i)(c)(ii).

CONCLUSIONS OF LAW

Regarding Default

1. A hearing was held pursuant to Indiana Code 27-1-15.6-12(b)(2)(A) to determine the reasonableness of the Commissioner's decision to permanently revoke Respondent's nonresident insurance producer license #721472.
2. A Party may be held in default when a Party fails to "to attend or participate in a pre-hearing conference, hearing, or other later stage of the proceeding." Indiana Code 4-21.5-3-24.
3. Respondent failed to attend the evidentiary hearing, and accordingly, it is appropriate to hold Respondent in default pursuant to Indiana Code 4-21.5-3-24(a)(4).
4. The ALJ issued a *Notice of Proposed Default Order* as required by Indiana Code 4-21.5-3-24. Respondent did not file any response to the notice. Indiana Code 4-21.5-3-24(b).

Regarding the Merits:

Indiana Code 27-1-15.6-7(h) (Change of Address)

5. Insurance producers are required by law to inform the Commissioner of Insurance of a change of address not more than thirty (30) days after the change. Indiana Code 27-1-15.6-17(a). Respondent did not timely inform the Commissioner of Respondent's change in address.

6. The Commissioner is authorized to permanently revoke the license of a nonresident insurance producer for violating an insurance law. Indiana Code 27-1-15.6-12(b)(2)(A). Respondent violated insurance law by not timely informing the Commissioner of his change of address.

Indiana Code 27-1-15.6-12(b)(1) (Incomplete Application)

7. The Commissioner is authorized to permanently revoke an insurance producer license for providing incorrect, misleading, incomplete, or materially untrue information on a license application. Indiana Code 27-1-15.6-12(b)(1).
8. Respondent did not disclose the Illinois administrative action and did not update his address on his applications for license renewal. Respondent's failure to include this information indicates he provided incomplete information on his application in violation of Indiana Code 27-1-15.6-12(b)(1).

Indiana Code 27-1-15.6-17(a) (Report of Administrative Action)

9. Insurance producers are required by insurance law to 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. Indiana Code 27-1-15.6-17(a). Respondent did not report his 2017 Illinois administrative action to the Commissioner.
10. The Commissioner is authorized to permanently revoke the license of a nonresident insurance producer for violating an insurance law. Indiana Code 27-1-15.6-

12(b)(2)(A). Respondent violated insurance law by not timely reporting his Illinois administrative action to the Commissioner.

Indiana Code 27-1-15.6-12(b)(8) Fraudulent Practices in Conduct of Business

11. The Commissioner is authorized to permanently revoke the license of a nonresident insurance producer who uses fraudulent, coercive, or dishonest practices or demonstrates incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere. Indiana Code 27-1-15.6-12(b)(8) Documents collected during the ANIC Investigation indicate that Respondent may have engaged in fraudulent, coercive, or dishonest practices or demonstrated incompetence, untrustworthiness, or financial irresponsibility in the conduct of business.
12. The person requesting that an agency act has the burden of persuasion and the burden of going forward. Indiana Code 4-21.5-3-14(c). Petitioner requests that Respondent's license be permanently revoked, therefore Petitioner bears the burden of proof.
13. Petitioner met its burden of proving that Respondent violated insurance laws by failing to notify the Commission of the Illinois administrative action in violation of Indiana Code 27-1-15.6-17(b) and failing to timely inform the Commissioner of a change in address in violation of Indiana Code 27-1-15.6-17(a) and failing to disclose the Illinois administrative action on his applications for license renewal in violation of Indiana Code 27-1-15.6-12(b)(1).

14. The Commissioner's decision to permanently revoke Respondent's nonresident producer license because he violated insurance laws is reasonable.
15. Any Finding of Fact that should have been a Conclusion of Law is hereby adopted as such.

RECOMMENDED DEFAULT ORDER

IT IS THEREFORE RECOMMENDED:

In consideration of the foregoing Findings of Fact and the Conclusions of Law as stated, the Administrative Law Judge now recommends to the Commissioner that Respondent's nonresident insurance producer license #721472 be permanently revoked.

ALL OF WHICH IS ADOPTED by the Administrative Law Judge and recommended to the Commissioner on February 10, 2022. This recommended order is not final.

This matter is now before the ultimate authority, the Commissioner of the Indiana Department of Insurance, who has the final authority over this matter and shall review this recommended order then issue a final order to all parties.

To preserve an objection to this order for judicial review, you must object to the order in a writing that: 1) identifies the basis for your objection with reasonable particularity; and 2) is filed with the ultimate authority, the Commissioner, within fifteen (15) days from the date of this Order. IC 4-21.5-3-29.

Any questions regarding this matter should now be directed to Dawn Bopp at dbopp@idoi.in.gov.



Ann Pagonis
Administrative Law Judge

Distributed to Parties:

Indiana Department of Insurance – Petitioner, served by Counsel Samantha Aldridge by E-Mail at saldridge@idoi.in.gov

Michael Fedyniszyn – Respondent, served by mail at 487 Doverton Lane, Fox River Grove, IL 60021

Distributed to Non-Party:

IDOI Commissioner – Ultimate Authority and served by Dawn Bopp at dbopp@idoi.in.gov



FILED: January 5, 2022

**STATE OF INDIANA
OFFICE OF ADMINISTRATIVE LAW PROCEEDINGS**

Administrative Cause No.: DOI-1121-002446
Underlying/State Agency Action No.: 19558-AG21-0226-047

Final Agency Authority: Commissioner of the Department of Insurance

Indiana Department of Insurance

Petitioner,

v.

Michael Fedyniszyn

Respondent.

NOTICE OF PROPOSED DEFAULT ORDER


An evidentiary hearing was held on this matter on January 5, 2022, at 10:00 am EST via audio conferencing. The Indiana Department of Insurance (Petitioner) was represented by counsel Samantha Aldridge. Michael Fedyniszyn (Respondent) did not appear at the evidentiary hearing. Administrative Law Judge (ALJ) Ann Pagonis waited until 10:15 am EST to begin the hearing, at which time, Respondent requested a default order, which the ALJ granted.

Petitioner stated that it had not heard from Respondent or received any returned mail and the Office of Administrative Law Proceedings (OALP) had not received any request to reschedule the evidentiary hearing from Respondent. The Respondent was notified in the Combined Notice of ALJ and Filing Procedures and Order Setting Evidentiary Hearing issued by the undersigned ALJ on November 29, 2021, that "a party who fails to attend or participate in a pre-hearing conference, hearing, or other later stage of the proceeding, may be held in default or have a proceeding dismissed under Indiana Code § 4-21.5-3-24."

After the ALJ grants a request for a default "... the administrative law judge may adjourn the proceedings or conduct them without the participation of the party against whom a proposed default order was issued, having due regard for the interest of justice and the orderly and prompt conduct of the proceedings." Indiana Code 4-21.5-3-24(b). The evidentiary hearing on January 5, 2022, was conducted without the participation of the Respondent.

The Respondent will have seven (7) days to file a motion requesting that the case remain open and stating the grounds for the request. If the ALJ does not receive a motion from Respondent within seven (7) days, the ALJ will issue a Findings of Fact, Conclusions of Law and Proposed Default Order, recommending that the Respondent's nonresident insurance producer license be permanently revoked.

SO ORDERED: January 5, 2022



Ann Pagonis
Administrative Law Judge

Distributed to Parties:

Indiana Department of Insurance – Petitioner, served by Counsel Samantha Aldridge by E-Mail at saldridge@idoi.in.gov

Michael Fedyniszyn – Respondent, served by both Mail at 487 Doverton Lane, Fox River Grove, IL 60021 and E-Mail at mefplan@aol.com

Additional Distribution to Non-Party:

Dawn Bopp – Non-Party, Administrator for the Indiana Department of Insurance served by E-Mail at DBopp@idoi.in.gov



STATE OF INDIANA
OFFICE OF ADMINISTRATIVE LAW PROCEEDINGS

FILED: Nov 29, 2021

Department of Insurance,
Petitioner,

V.

Michael Fedyniszyn,
Respondent.

Administrative Cause No.: DOI-1121-002446
Underlying Agency Action No.: 19558-AG21-0226-047

Final Agency Authority: The Commissioner of the Department of Insurance

**NOTICE OF ASSIGNMENT OF ADMINISTRATIVE LAW JUDGE, NOTICE OF FILING PROCEDURES,
and ORDER SETTING EVIDENTIARY HEARING**

This complaint has been presented to the Office of Administrative Law Proceedings for review. An Administrative Law Judge (ALJ) has been assigned to preside over your case and is the **Honorable Ann Pagonis**.

This Notice also informs you of how you may file documents with the ALJ and contact the OALP while your case is pending. **Incorrectly addressed filings may not be processed correctly, resulting in the failure to file.**

1. Your administrative cause number is listed at the top of this Notice.
2. File documents electronically at OALP@oalp.IN.gov; or
File Documents by postal mail at:

Office of Administrative Law Proceedings
Attn: [DOI-1121-002446]
100 N. Senate Ave., Rm. N-802
Indianapolis, IN 46204

3. Each Party should serve documents on ALL parties to the case.
4. Any exhibits filed with OALP will be file stamped but considered Proposed Exhibits only until formally tendered during an evidentiary hearing and either admitted or not by the ALJ.

5. Parties should redact sensitive, non-relevant information from any documents which they file with the ALJ. (Examples: social security numbers, confidential trade secrets.)
6. *Ex parte* contact – whether direct or indirect communication with an adjudicator and regarding any issue in the pending proceeding without notice and opportunity for all Parties to participate in the communication – is forbidden by law.

How parties will receive orders from the ALJ:

1. Parties with valid email addresses filed with OALP will receive electronic service of documents from “ALP Support Team” with the subject “ALP EService”. The link is only valid for 21 days.
 - a. Note: Attorney email addresses sync with the Indiana Roll of Attorneys. Attorneys must update their “E-notification and E-service” email address.
2. Parties with mailing address only will receive service through U.S. Postal Mail.

Questions Concerning document filings/motions may be directed to OALP support staff at: OALP@oalp.IN.gov or by appearing at the address provided.

ORDER SETTING EVIDENTIARY HEARING

Notice is hereby given, pursuant to Indiana Code § 4-21.5-3 *et seq.*, that an audio-only evidentiary hearing will be held on this matter. The hearing will be conducted in accordance with the provisions of the Administrative Orders and Procedures Act, codified at Indiana Code § 4-21.5-3 *et seq.*

Should either party wish to have a pre-hearing conference prior to the evidentiary hearing, then the party may submit a motion requesting a pre-hearing conference. Upon receipt of motion for a pre-hearing conference, the ALJ shall schedule a pre-hearing conference pursuant to IC § 4-21.5-3-18. Such request may serve as a waiver of any requirement to have the evidentiary hearing within a certain number of days.

EVIDENTIARY HEARING INFORMATION

The date of the evidentiary hearing is: **Wednesday, January 5, 2022**

The evidentiary hearing will begin at: **10:00 A.M. EST.**

The hearing will be conducted as: **Audio Only via Microsoft Teams Conference Line**

Details for Conference Line:

Dial Call in Phone Number: 317-552-1674

Enter Conference ID: 999 225 404#

The Parties are not prohibited from contacting the other to resolve the case prior to a hearing. A party who fails to attend or participate in a pre-hearing conference, hearing, or other later stage of the proceeding, may be held in default or have a proceeding dismissed under Indiana Code § 4-21.5-3-24.

SO ORDERED: November 29, 2021



Hon. Ann Pagonis
Administrative Law Judge
Indiana Office of Administrative Law Proceedings

Distributed to Parties:

Indiana Department of Insurance – Petitioner, served by Counsel Victoria Hastings by E-Mail at saldridge@idoi.in.gov

Michael Fedyniszyn – Respondent, served by U.S. Postal Mail at 487 Doverton Lane, Fox River Grove, IL 60021

Additional Distribution to Ultimate Authority:

Dawn Bopp – Administrator for the Indiana Department of Insurance (Ultimate Authority) served as at DBopp@idoi.in.gov for purposes of scheduling a court reporter as needed for any hearing.

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 19558-AG21-0226-047

IN THE MATTER OF:)

Michael E. Fedyniszyn)
487 Doverton Lane)
Fox River Grove, IL 60021)

Respondent.)

License Number: 721472)

Type of Action: Enforcement)

FILED
NOV 24 2021
STATE OF INDIANA
DEPT. OF INSURANCE

STATEMENT OF CHARGES

The Enforcement Division of the Indiana Department of Insurance (“Department”), by counsel, Samantha Aldridge, pursuant to the Indiana Administrative Orders and Procedures Act, Indiana Code § 4-21.5 *et seq.*, files its Statement of Charges against Michael E. Fedyniszyn (“Respondent”), as follows:

FACTS

1. Michael E Fedyniszyn (“Respondent”) is a nonresident insurance producer, holding license #721472 since October 20, 2010.
2. On or about October 20, 2017, the Illinois Department of Insurance suspended Respondent’s nonresident producer’s license due to a failure to pay taxes.
3. Respondent did not report the Illinois administrative action within thirty (30) days after the final disposition of the matter.
4. On or about January 21, 2019, Respondent submitted an application for renewal to the Department.
5. On that 2019 application, Respondent failed to disclose his Illinois suspension or a change of Respondent’s mailing address.

6. On or about January 13, 2020, Corporate Investigative Services for American National Insurance Company (“American National”) received a complaint from a consumer, a Ms. Janet Slife, (“Ms. Slife”) stating Respondent had fraudulently stopped the bank draft for her life insurance policy, attempted to cancel said policy, and issued another life insurance policy with another company utilizing her personal and banking information without her knowledge or consent.
7. Respondent stated he assisted Ms. Slife with the cancellation of her policy, per her request.
8. Later, Respondent added that one of the agents, who was not licensed with American National, whom he employs might have sold Ms. Slife a life insurance policy with a new company, and submitted the application with Respondent’s name as the agent.
9. American National asked Respondent to provide the names of the agents Respondent employs who could have accessed Ms. Slife’s information.
10. Respondent never produced said list to American National.
11. On or about January 21, 2021, Corporate Investigative Services for American National received a complaint from a different consumer, a Mr. James Huspen, (“Mr. Huspen”) stating Respondent changed Mr. Huspen’s original 2014 life insurance policy from a term policy to a universal policy in 2019 without Mr. Huspen’s consent or knowledge.
12. Mr. Huspen stated he has not had any contact with Respondent since the inception of his original policy in 2014.
13. Mr. Huspen stated he believes the signature of the 2019 conversion application form was somehow affixed and the initials were forged.

14. American National also informed the Department they too suspect Mr. Huspen's signature may have been copied onto the conversion documentation and his initials on other documents possibly were forged.
15. Respondent stated he had been in contact with Mr. Huspen several times in the fall of 2019 in regard to converting his term policy to a universal policy.
16. On or about June 16, 2020, Respondent was terminated for cause from American National.
17. On or about June 29, 2020, the Indiana Department of Insurance ("Department") received the letter of termination for Respondent from American National for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in Texas or elsewhere and for forging another's name to an application for insurance or to any document related to an insurance transaction.
18. On or about November 9, 2020, Respondent submitted an application for renewal to the Department.
19. On said application, Respondent failed to disclose his Illinois suspension.

CHARGES

COUNT I

20. Averments 1 through 19 are incorporated fully herein by reference.
21. Indiana Code § 27-1-15.6-12(b) states, in part, that the Commissioner may permanently revoke an insurance producer license, due to a number of causes.

22. Respondent's conduct as alleged herein, violates Indiana Code § 27-1-15.6-12(b)(2)(A), which states, in part, that the Commissioner may permanently revoke an insurance producer license for violating an insurance law.
23. Respondent's conduct as alleged herein, violates Indiana Code § 27-1-15.6-7(h), which is an insurance law, that states a producer shall inform the Commissioner of a change of address not more than thirty (30) days after the change.

COUNT II

24. Averments 1 through 19 are incorporated fully herein by reference.
25. Indiana Code § 27-1-15.6-12(b) states, in part, that the Commissioner may permanently revoke an insurance producer license, due to a number of causes.
26. Respondent's conduct as alleged herein, violates Indiana Code § 27-1-15.6-12(b)(1), states, in part, that the Commissioner may permanently revoke an insurance producer license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.

COUNT III

27. Averments 1 through 19 are incorporated fully herein by reference.
28. Indiana Code § 27-1-15.6-12(b) states, in part, that the Commissioner may permanently revoke an insurance producer license, due to a number of causes.
29. Indiana Code § 27-1-15.6-12(b)(8), states, in part, that the Commissioner may permanently revoke 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.


COUNT IV

30. Averments 1 through 19 are incorporated fully herein by reference.
31. Indiana Code § 27-1-15.6-12(b) states, in part, that the Commissioner may permanently revoke an insurance producer license, due to a number of causes.
32. Indiana Code § 27-1-15.6-12(b)(2)(A), states, in part, that the Commissioner may permanently revoke an insurance producer license for violating an insurance law.
33. Respondent's conduct as alleged herein, violates Indiana Code § 27-1-15.6-17(a), which is an insurance law, that states 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.

WHEREFORE, the Enforcement Division of the Indiana Department of Insurance, by counsel, Samantha Aldridge, requests the Commissioner set this matter for a hearing pursuant to Indiana Code § 4-21.5, and:

- (1) Issue an order permanently revoking Respondent's nonresident insurance producer license #721472; and
- (2) Grant all other relief necessary and proper in the premises.

Respectfully submitted,




Samantha Aldridge, #35162-49
Attorney, Enforcement Division

Samantha Aldridge, Attorney
ATTN: Taylor Peycha, Sr. Investigator
Indiana Department of Insurance
Enforcement Division
311 West Washington Street, Suite 103
Indianapolis, Indiana 46204-2787
Telephone: (317) 232-5312
Facsimile: (317) 232-5251

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing has been served upon the following Respondent by
United States first class mail, postage prepaid, this 23 day of November, 2021.

Michael E Fedyniszyn
487 Doverton Lane
Fox River Grove, IL 60021


Samantha Aldridge, #35162-49
Attorney, Enforcement Division