

STATE OF INDIANA     )  
                                  ) SS:  
COUNTY OF MARION    )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO: 21002-AD21-1221-176

IN THE MATTER OF:                     )  
  )  
Charles Hughes                         )  
330 SE 1<sup>st</sup> Ave.                        )  
Delray Beach, FL 33444                )  
  )  
Respondent.                             )  
  )  
Type of Agency Action: Enforcement   )  
  )  
License Number: 3542585                )

**FILED**  
**SEP 28 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 Charles Hughes (“Respondent”) of the following Administrative Order:

1. Respondent is a licensed nonresident insurance producer holding license number 3542585 (“Respondent’s license”) since May 7, 2020.
2. Respondent’s license expires on August 31, 2022.
3. On or about October 19, 2021, Respondent was involved in an administrative action from the Maryland Department of Insurance, wherein Respondent’s nonresident producer’s license was revoked, and Respondent received a civil penalty of \$3,000.
4. Respondent was issued a Maryland nonresident insurance producer license on October 11, 2019. Respondent was appointed to sell Mutual of Omaha insurance products on September 26, 2019.

5. On July 9, 2019, Respondent solicited, negotiated, and sold a Medicare Supplement insurance policy issued by Mutual of Omaha to a Maryland consumer who filed a complaint with Maryland Department of Insurance, which was prior to being licensed in Maryland.
6. Respondent failed to report any of his eight (8) misdemeanor convictions on his 2020 application. Respondent answered “no” to question 1A on the original application for licensure.
7. 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.
8. Indiana Code § 27-1-15.6-12(b)(8) states, in part, 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 .
9. 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.
10. 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.
11. 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.

12. This is considered an administrative action by the Indiana Department of Insurance. If you choose to appeal this administrative action, please follow the aforementioned instructions. Subsequently, after the Department has received your written request for a hearing, the State of Indiana Office of Administrative Law Proceedings ("OALP") will assign an administrative law judge to preside over this matter, and you will receive more information from OALP 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's failure to report eight (8) misdemeanor convictions to the Department on his original application and for having a license revoked by the state of Maryland.

9-28-22

Date Signed

Amy L. Beard

Amy L. Beard, Commissioner  
Indiana Department of Insurance

Distribution:

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Delray Beach, FL 33444

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