

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO.: 21223-AD22-0923-091

IN THE MATTER OF: )  
 )  
Teresa Cardenas-Pulido )  
6457 Harrison Ridge Blvd. )  
Indianapolis, IN 46236 )  
 )  
Navigator Certification )  
Applicant: )  
 )  
Type of Agency Action: Enforcement )  
 )  
Certificate Application #: 941634 )

**FILED**

**OCT 26 2022**

STATE OF INDIANA  
DEPT. OF INSURANCE

**PRELIMINARY ADMINISTRATIVE ORDER**  
**AND NOTICE OF CERTIFICATION 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 § 27-19-4, hereby gives notice to Teresa Cardenas-Pulido (“Applicant”) of the following Administrative Order:

1. Applicant filed an application for certification with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on January 13, 2022.
2. Before approving an application, the Commissioner must find that the Applicant has met specific requirements under Indiana Code § 27-19-4-3 and Indiana Code § 27-19-4-5.
3. Indiana Code § 27-19-4-3(a)(1) provides, that a navigator shall not provide incorrect, misleading, incomplete, or materially untrue information in an applicant for certification or registration.

4. Following a review of public records, the Commissioner being fully advised, now hereby notifies Applicant that she has not fully met the requirements of certification as stated by Indiana Code § 27-19-4-3(a)(1) due to Applicant failing to disclose her December 20, 2021 pending criminal proceedings for Theft, a Level 6 Felony on her application for certification.
5. Applicant may, not more than fifteen (15) 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.
6. 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 certification is hereby DENIED pursuant to Indiana Codes §27-19-4-3(a)(1), due to Applicant's failure to disclose her complete criminal history on her application for licensure.

18.25.2022  
Date Signed

  
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Amy L. Beard, Commissioner  
Indiana Department of Insurance

Distribution to:

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