

STATE OF INDIANA)
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

FILED

OCT 27 2022

**STATE OF INDIANA
DEPT. OF INSURANCE**

IN THE MATTER OF:)
)
)
Echo Styles)
)
Petitioner)
)
Type of Agency Action: Enforcement)
)

CAUSE NO.: DOI-2204-000552
21337-AD22-0228-029

FINAL ORDER

On August 18, 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 Petitioner by emailing 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. Denial of Petitioner's resident producer license application number 949719 is
AFFIRMED.

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 27 day of October,
2022.


Amy L. Beard, Commissioner
Indiana Department of Insurance

Copies to:

Echo Styles-Petitioner, served by e-mail at echostyles@ymail.com

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STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 21337-AD22-0228-029

IN THE MATTER OF:)

Echo Styles)
304 N. Eastern Ave)
Connersville, IN 47331)

Applicant.)

Type of Agency Action: Enforcement)

License Application #: 949719)

FILED

MAR 21 2022

STATE OF INDIANA
DEPT. OF INSURANCE

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 Echo Styles ("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 February 18, 2022.
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)(2)(A) provides, in part, that the Commissioner may refuse to issue an insurance producer's license for violating an insurance law.
4. Indiana Code § 27-1-15.6-17(b), is an insurance law, which states not more than thirty (30) days after an initial pretrial hearing date, a producer shall report to the Commissioner any criminal prosecution of the producer initiated in any jurisdiction.

5. Indiana Code § 27-1-15.6-12(b)(1) provides, in part, that the Commissioner may refuse to issue a producer license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.
6. Indiana Code § 27-1-15.6-12(b)(6) provides, in part, that the Commissioner may refuse to issue a producer license for having been convicted of a Felony.
7. 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 Code § 27-1-15.6-12(b)(2)(A) due to her failure to timely report her April 2013 felony and misdemeanor criminal charges in Fayette County which resulted in a January 22, 2014 conviction Maintaining a Common Nuisance, a Level D Felony to the Department while Applicant was previously licensed.
8. 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 Code § 27-1-15.6-12(b)(6) due to Applicant's criminal history, which includes an October 6, 2003 conviction for Carrying a Concealed Weapon, a Level C Felony in Michigan; a January 22, 2014 conviction Maintaining a Common Nuisance, a Level D Felony in Fayette County, Indiana and a October 15, 2019 conviction for Carrying a Handgun Without a License, a Level D Felony in St. Joseph County, Indiana.
9. Following a review of materials submitted by Applicant in support of his application, the Commissioner being fully advised, now hereby notifies Applicant that he has not fully met the requirements of licensure as stated by Indiana Code § 27-1-15.6-12(b)(1) due to

Applicant's failure to disclose the 2003 Felony conviction on, her original application for licensure in 2013.

10. 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.
11. 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.

IT IS THEREFORE ORDERED that Applicant's request for licensure is hereby **DENIED** pursuant to Indiana Codes §§27-1-15.6-12(b)(2)(A), 27-1-15.6-12(b)(6), and 27-1-15.6-12(b)(1) due to Applicant's felony criminal history, failure to disclose her pending criminal prosecution while previously licensed, and failure to disclose a 2003 felony conviction on her previous application. Applicant may reapply for licensure not less than one (1) year from the date of this order.

3/21/22

Date Signed



Amy L. Beard, Commissioner
Indiana Department of Insurance

Distribution to:

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