

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 21866-AD22-1012-099

IN THE MATTER OF:)

Sonia Fernandez)
6872 Nottoway Ct.)
Jurupa Valley, CA 91752)

Applicant.)

Type of Agency Action: Enforcement)

License Application #: 994983)

FILED

JAN 10 2023

STATE OF INDIANA
DEPT. OF INSURANCE

PRELIMINARY ADMINISTRATIVE ORDER
AND NOTICE OF LICENSE 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 § 27-1-15.6-12, hereby gives notice to Sonia Fernandez ("Applicant") of the following Administrative Order:

1. Applicant submitted an application for nonresident producer licensure with the Commissioner of the Indiana Department of Insurance ("Commissioner") on August 25, 2022.
2. Before approving an application, the Commissioner must find that the applicant has met specific requirements under Indiana Code § 27-1-15.6-8 and Indiana Code § 27-1-15.6-12.
3. On said application, Applicant failed to disclose that on March 2, 2017, she was convicted of Welfare Fraud, a misdemeanor, in the State of California.
4. Applicant also failed to disclose four (4) administrative actions. On April 4, 2019, the state of Nevada denied her licensure for failing to report another state's administrative action.

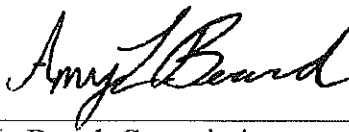
On September 24, 2018, the state of Oregon revoked Applicant's license and issued a cease-and-desist order based on criminal history and failure to respond. On September 11, 2018, the state of Washington revoked Applicant's license for failing to report another state's administrative action, failure to report a misdemeanor, and failure to respond.

5. Indiana Code § 27-1-15.6-12(b)(1) provides, in part, that the Commissioner may refuse to issue an insurance producer license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.
6. Indiana Code § 27-1-15.6-12(b)(8) provides, in part, that the Commissioner may refuse to issue an insurance producer license fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.
7. Indiana Code § 27-1-15.6-12(b)(9) provides, in part, that the Commissioner may refuse to issue 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.
8. Following a review of public records and the materials submitted by the Applicant, the Commissioner, being fully advised, now hereby notifies Applicant that she has not fully met the requirements of licensure, as stated by Indiana Codes §§ 27-1-15.6-12(b)(1), 27-1-15.6-12(b)(8), and 27-1-15.6-12(b)(9), due to failure to disclose the conviction for Welfare Fraud, being convicted of a misdemeanor for fraudulent practices, having a license denied and revoked, and failing to disclose four (4) administrative actions on her producer application for licensure.

9. 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 applicant's application is mailed, make written demand to the Commissioner for a hearing before the Commissioner to determine the reasonableness of the Commissioner's action.
10. 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)(1), 27-1-15.6-12(b)(8), and § 27-1-15.6-12(b)(9), due to Applicant's criminal history and failure to disclose it, failure to disclose administrative actions, and having a license denied and revoked. Applicant may reapply for licensure not less than one (1) year from the date of this order.

01.10.2023
Date Signed



Amy L. Beard, Commissioner
Indiana Department of Insurance

Distribution:

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