

## Division of Insurance

John J. Postolowski Interim Commissioner of Insurance

John W. Hickenlooper Governor

Barbara J. Kelley June 3, 2011 **Executive Director** 

Char Gorman 15373 E. 10<sup>th</sup> Ave Aurora, CO 80011

CERTIFIED MAIL, RETURN RECEIPT REQUESTED AND FIRST CLASS MAIL.

RE: Denial of license Case File # 232707

Dear Ms. Gorman:

Your new application for licensure was forwarded to the Colorado Division of Insurance (Division) by Pearson VUE, the Division's licensing agent. The Division reviewed your application and has **DENIED** your new application for licensure as an insurance producer with bail bond authority pursuant to §§ 10-2-404(1), 12-7-106(2) and 24-4-104(8), C.R.S. The application for licensure is denied pursuant to §§ 10-2-404(1)(b) and (h), 10-2-801(1)(a), (c), (d), (h), (i), (m), and (p), C.R.S. The reasons for denial are as follows:

- Failure to demonstrate that you are competent, trustworthy and of good moral character, and of good business reputation;
- Any incorrect, misleading, incomplete, or materially untrue information in the license application;
- Violation of, or noncompliance with, any insurance law, or violation of any lawful rule, order or subpoena of the commissioner or of the insurance department of another state:
- Obtaining or attempting to obtain any such license through misrepresentation or fraud:
- Commission of any unfair trade practice or fraud;
- The use of fraudulent, coercive or dishonest practices or demonstrating incompetence, untrustworthiness, or financial irresponsibility in this state or elsewhere:
- Failure to fully meet the licensing requirements:
- Failing to pay state income tax or comply with any administrative or court order directing payment of state income tax;



- Providing false information on your license application, screening question no.
  1 by failing to disclose your criminal conviction history in the State of California, and
- Providing false information on your license application, screening question no.
  4 by failing to disclose the Distraint Warrant in Ouray County District Court,
  Colorado Department of Revenue Vs. Char B. Gorman case no. 2010CV800098
  which reflects an outstanding judgment in the amount of \$424.75.

Pursuant to §§ 24-4-104(9) and 24-4-105, C.R.S., you may make written demand on the Division for a hearing to determine the reasonableness of this denial. Such demand shall be made upon the Division within 60 days from the date of this letter. If you do not request a hearing within 60 days from the date of this letter, the denial of your application for licensure will become non-appealable. You will not receive another notification from the Division regarding the non-appealability of the denial of your application for licensure. The denial of your application for licensure will be reported to the National Association of Insurance Commissioners.

You **do not** have authority to sell, solicit or negotiate the business of bail in the State of Colorado. Pursuant to § 10-2-702(2), C.R.S. you may not pay, assign or receive commissions, services fees, brokerages, or other valuable consideration in the business of bail on any bonds.

Please direct any questions regarding this matter to Investigator Beth Ham at 303-894-7583.

Sincerely,

Paula Sisneros

Director of Compliance and Investigations