

## Division of Insurance

Jim Riesberg
Commissioner of Insurance

John W. Hickenlooper Governor

September 20, 2012

Barbara J. Kelley Executive Director

Jorge Moreno 4607 S 2<sup>nd</sup> St. Louisville, KY 40214

Jorge Moreno 200 Patrol Road Jeffersonville, IN 47130

CERTIFIED MAIL, RETURN RECEIPT REQUESTED AND FIRST CLASS MAIL

RE: Case File No. EC6187

Dear Mr. Moreno:

Your new application for licensure was forwarded to the Colorado Division of Insurance (the "Division") by Pearson VUE, the Division's licensing agent. The Division reviewed your application and has **DENIED** your new application for licensure as a nonresident insurance producer with life, accident and health authorities pursuant to §§ 10-2-404(1), 10-2-801(1) and 24-4-104(8), C.R.S. You have no authority to sell, solicit or negotiate any insurance business. The application for licensure is denied pursuant to §§ 10-2-801(a), (c), (d), (1)(g)(I), (j) and (m), C.R.S. The reasons for denial are as follows:

- Any incorrect, misleading, incomplete, or materially untrue information in the license application;
- Obtaining or attempting to obtain any such license through misrepresentation or fraud;
- Violation of, or noncompliance with, any insurance law, or violation of any lawful rule, order, or subpoena of the commissioner of of the insurance department of another state;
- Conviction of a felony or misdemeanor involving moral turpitude;
- The use of fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, or financial irresponsibility in this state or elsewhere;
- Suspension, revocation, or denial of an insurance license in any other state, province, district, or territory;
- Failure to fully meet licensing requirements;
- Jefferson District Court case number 10-M-018600 shows you were arrested on July 30, 2011, and pleaded guilty to the charge of Voyeurism; and



• You answered "no" to question 2 of the licensing application which asks: "Have you ever been named or involved as a party in an administrative proceeding, including FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration?" Division records show the state of Connecticut denied your application for an insurance producer license on November 9, 2011, the state of Wisconsin denied your application for an insurance producer license on or around December 16, 2011, and the state of Colorado denied your application for an insurance producer license on December 21, 2011.

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.

Please direct any questions regarding this matter to Investigator Teri Smith at 303-894-2374.

Sincerely,

Paula Sisneros

Director of Compliance & Investigations