

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO: 22511-AG24-0202-022

IN THE MATTER OF: )  
 )  
Curtis Trey Haendiges )  
105 Lacey Court )  
Salem, Indiana 47167 )  
 )  
Respondent. )  
 )  
Type of Agency Action: Enforcement )  
 )  
License #: 805197 )

**FILED**  
**SEP 23 2024**  
STATE OF INDIANA  
DEPT. OF INSURANCE

**ADMINISTRATIVE ORDER AND  
NOTICE OF NONRENEWAL OF LICENSE**

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 Curtis Trey Haendiges (“Respondent”) of the following Administrative Order:

1. Respondent is a licensed resident insurance producer holding license number 805197 (“Respondent’s license”) since February 24, 2012.
2. Respondent’s license expired on June 30, 2024.
3. On or around June 3, 2023, the Department received a complaint alleging Respondent failed to submit photos of the outside of the complainant’s rental property related to tree trimming (“the photos”) to State Auto causing an Indiana consumer to lose coverage.
4. Respondent indicated in an email to the consumer that Respondent initially sent the photos of by email to State Auto in late August or early September of 2022.

5. Respondent told the Department the photos were initially sent to State Auto on October 11, 2022. Respondent stated Respondent has a timestamp of the photos on October 11, 2022, and on the same day the photos were air dropped to Respondent's team member to send to out. Respondent could not provide proof of the October 11, 2022 claims to the Department.
6. Respondent stated that in December when the Indiana consumer reached out, Respondent personally sent the photos again to State Auto underwriter by email.
7. State Auto did not receive the photos until December 28, 2022.
8. On or about July 12, 2023, Respondent was issued a Letter of Reprimand by the Department due to the nature of the complaint regarding the photos, and the conflicting information provided by Respondent.
9. On or around June 7, 2023, the Department received a second complaint alleging Respondent failed to cancel an auto and a homeowner's policy with Western Reserve Mutual Casualty Company ("Western Reserve") after the Complainant ("CW") made two (2) requests.
10. On or about April 18, 2023, CW was told by Respondent the auto and homeowner policies would be cancelled and CW would be issued a refund on unused premiums.
11. On May 18, 2023, Western Reserved attempted to draft premiums again from CW's account.
12. On May 19, 2023, CW contacted Respondent by phone and inquired about the cancellation and was again informed the policies would be cancelled.

13. On June 5, 2023, CW alleges CW contacted Western Reserved and was advised that no cancellation request had been submitted for CW's policies, and this prompted CW to file a complaint with the Department.
14. On July 11, 2023, Respondent was advised by the Department's Investigator Tina Harris ("Investigator Harris") both CW's homeowner and auto policies went into effect with Liberty Mutual Insurance company on March 18, 2023, and both policies' cancellations with Western Reserve needed to be backdated to reflect March 18, 2023.
15. On July 12, 2023, Respondent was sent the declaration pages for both of CW's policies by Investigator Harris.
16. On July 17, 2023, Respondent was sent updated cancellation request signed by the consumer from Investigator Harris. Respondent stated to Investigator Harris that Respondent would send the cancellation request to Western Reserve.
17. On August 17, 2023, Investigator Harris requested an update on the cancellation request. Respondent informed Investigator Harris that Respondent sent in the cancellation requests and the policies were canceled; Respondent did not produce Investigator Harris's requested proof the cancellation and refunds amount. However, Respondent was adamant the cancellation and refund were complete.
18. On September 25, 2023, Investigator Harris requested the cancellation documents and refund amounts again. Respondent sent three (3) computer screenshots of webpages titled "Account History Information" that were unclear concerning the cancellation dates or the months the refund amounts. Respondent was advised the screenshots would not suffice.

19. On September 26, 2023, Western Reserve received a cancellation request from Respondent to backdate the policy for March 18, 2023, for CW's homeowner policy only.
20. On October 3, 2023, Respondent stated to Investigator Harris that Respondent sent CW's auto and homeowner policy cancellation requests to Western Reserve's customer service by email in July. Respondent could not supply the email, now stating Respondent believed Respondent called to backdate the cancellation rather instead of using email.
21. Western Reserve did not receive CW's auto cancellation request until October 3, 2023.
22. On October 5, 2023, Western Reserve canceled CW's auto and homeowner policies, with the effective date of March 18, 2023, and refunded the money from all premiums unearned that were paid after the effective date of the cancellation date.
23. Western Reserve has no records of phone calls with Respondent regarding any cancellations effective March 18, 2023, in July or emails prior to September 26, 2023.
24. Indiana Code § 27-1-15.6-12(b)(8) states, in part, that the Commissioner may refuse to renew an insurance producer license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.
25. Indiana Code § 27-1-15.6-12(d) provides that when the Commissioner refuses to renew a license, the Commissioner shall notify the Respondent, in writing, of the reasons for the nonrenewal. This Order serves as that notice.
26. The Commissioner further notifies Respondent that, pursuant to Indiana Code § 27-1-15.6-12(d), Respondent may, within sixty-three (63) days of the mailing of this Order, make a written demand upon the Commissioner for a hearing to determine the

reasonableness of this action. Such a hearing shall be held within thirty (30) days from the date of receipt of Respondent's written demand.

27. 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.

WHEREFORE, based on the foregoing, the Commissioner of Insurance hereby notifies Respondent that **Respondent's license shall not be renewed** due to Respondent using dishonest practices or demonstrating incompetence and/or untrustworthiness in providing the Department false information regarding consumer complaints.

9.23.2024

Date Signed



Amy L. Beard, Commissioner  
Indiana Department of Insurance

Distribution:

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105 Lacey Court  
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Samantha Aldridge, Attorney  
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