Before the State of South Carolina
Department of Insurance

In the matter of:	)	
	)	File Number 2000-100966
Janet J. Dorman,	)	
	)	Default Order Revoking
42 Croft Mill Road	)	Resident Insurance Agent's License
Camden, South Carolina 29020.	)	
	)	

This matter comes before me pursuant to a Letter of Allegation and Notice of Opportunity for Public Hearing served, as required within S.C. Code Ann. § 38-3-170 (Supp. 1999), by the State of South Carolina Department of Insurance upon Janet J. Dorman by both certified mail, return receipt requested, and by regular mail on June 15, 2000.

That letter informed Dorman of her right to request a public hearing upon the allegations of impropriety contained within the letter against her. The letter further warned her that failure to make a timely, written request would result in my summary revocation of her license to do business as a resident insurance agent within the State of South Carolina. Despite that warning, Dorman has failed to respond to the Department's letter. On July 7, 2000, therefore, counsel for the Department filed an Affidavit of Default, and submitted the entire matter directly to me for my summary decision based solely on the record.

The letter alleged, and I now find as fact, that while licensed to do business as a resident insurance agent within the State of South Carolina for Physicians Health Plan, made a false and misleading statement to a member of the HMO regarding the nature and need for payment for coverage. The letter further alleged Dorman misappropriated at least one insurance premium payment from the same HMO member and used the name and signature of her supervisor, the director of Carolina Agency Associates, without his knowledge or consent in attempting to resolve that matter.

S.C. Code Ann. § 38-43-130 (Supp. 1999) provides the Director or his designee "may revoke or suspend an agent's license after ten day's notice…when it appears that an agent…has violated this title or any regulation promulgated by the department, or has willfully deceived or dealt unjustly with the citizens of this State." This Code Section goes on in Subsection (3) to describe "deceived or dealt unjustly with the citizens of this state" specifically to include, "failing to transmit promptly or pay all or a portion of the amount of an insurance premium when the agent…has received payment from a customer or insured."

In accordance with my findings of fact, and considering Dorman's failure to avail herself of her opportunity to be heard, I now conclude, as a matter of law, that Dorman violated S.C. Code Ann. § 38-43-130 (Supp. 1999) and that her resident insurance agent's license should be revoked.

This administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina's, *Freedom of Information Act,* S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 1999). Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty, pursuant to S.C. Code Ann. § 38-3-110(4) (Supp. 1999), of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this title which he considers necessary to report."

It is, therefore, ordered that the license of Janet J. Dorman to do business as a resident insurance agent within the State of South Carolina be, and is hereby, revoked, and that no license issued through the State of South Carolina Department of Insurance is to be issued to her.

It is further ordered that a copy of this order shall be transmitted to the National Association of Insurance Commissioners for distribution to its current member states and to each insurer for which Janet J. Dorman is currently licensed, through the State of South Carolina Department of Insurance, as a resident insurance agent within the State of South Carolina.

This order becomes effective as of the date of my signature below.

Ernst N. Csiszar
Director

July 10, 2000, at
Columbia, South Carolina

Before the State of South Carolina
Department of Insurance

In the matter of:	)	
	)	Affidavit of Default
Janet J. Dorman,	)	
	)	
42 Croft Mill Road	)	File Number 2000-100966
Camden, South Carolina 29020.	)	
	)	

Personally appeared before me T. Douglas Concannon, who, being duly sworn, stated that at all times relevant to this Affidavit of Default he was an attorney representing the State of South Carolina Department of Insurance (the Department) in this administrative action. He further stated the following:

The Department served notice on Janet J. Dorman at the address detailed above by a Letter of Allegation and Notice of Opportunity for a Public Hearing that the Department would request the Director of Insurance to summarily revoke her license to act as a resident insurance agent within the State of South Carolina in ten days. The Department served that notice, pursuant to S.C. Code Ann. § 38-3-170 (Supp. 1999), by "depositing it in the United States mail, postage prepaid, addressed to the last known address of the person and registered with the return receipt requested." That letter further notified Dorman of her opportunity, within ten days, to request in writing a public hearing.

The United States Postal Service effected service of the notice by certified mail, return receipt requested, and by regular mail, on or about June 19. Dorman has made no request for a public hearing or any other response to the notice. The time in which to do so has expired. She is now in default.

T. Douglas Concannon
Associate General Counsel

South Carolina Department of Insurance
Post Office Box 100105
Columbia, South Carolina 29202-3105
(803) 737-6132

Sworn to and subscribed before me
this 7th day of July, 2000.

Christiline P. Lewis, Notary Public
My Commission Expires 11/20/06