Before the State of South Carolina
Department of Insurance

In the matter of:	
Chad D. Cromer	File Number 124971
1474 Hindman Avenue Mt. Pleasant, South Carolina 29464	**Default Order Revoking** **All Licensing Privileges**

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. 2004), by the State of South Carolina Department of Insurance upon Chad D. Cromer by both certified mail, return receipt requested, and by regular mail on November 23, 2005.

That letter informed Chad D. Cromer of his right to request a public hearing upon the allegations of impropriety contained within the letter against him. The letter further warned that his failure to make a timely, written request would result in my summary revocation of his license to do business as a resident insurance producer within the State of South Carolina. **Despite that warning, Chad D. Cromer has failed to respond to the Department's letter.** On January 13, 2006, 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 South Carolina Department of Insurance has received evidence from South Carolina Department Individual Record and South Carolina Law Enforcement Division that you were convicted of, "Drugs/Dist. Sell, purch,manuf near school".

Section 38-43-130 (A) of the South Carolina Code provides the Director or his designee "may revoke or suspend a producer's license after ten day's notice... that a producer has been convicted of a crime involving moral turpitude.

In accordance with my findings of fact, and considering Chad D. Cromer's failure to avail himself of his opportunity to be heard, I now conclude, as a matter of law, that Chad D. Cromer violated S.C. Code Ann. § 38-43-130 (A) that his resident insurance producer'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. 2000). 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 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." S.C. Code Ann. § 38-3-110(3) (Supp. 2004).

It is, therefore, ordered that the license of Chad D. Cromer to do business as a resident insurance producer 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 him.

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 Chad D. Cromer is currently licensed, through the State of South Carolina Department of Insurance, as a resident insurance producer within the State of South Carolina.

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

Eleanor Kitzman
Director

January 24, 2006 at
Columbia, South Carolina

Chad D. Cromer default revocation.doc

Before the State of South Carolina
Department of Insurance

In the matter of:

Chad D. Cromer

1474 Hindman Avenue
Mt. Pleasant, South Carolina 29464

SCDOI File Number 124971

Affidavit of Default

Personally appeared before me David E. Belton, who, being duly sworn, stated that at all times relevant to this Affidavit of Default he was the 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 Chad D. Cromer 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 his license to act as a resident insurance producer within the State of South Carolina in thirty days. The Department served that notice, pursuant to S.C. Code Ann. § 38-3-170 (Supp. 2004), 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 Chad D. Cromer of his opportunity, within thirty days, to request in writing a public hearing.

The Department mailed the notice concerning the right to a hearing by certified mail, return receipt requested, and by regular mail, on or about November 23, 2005. Chad D. Cromer has made no request for a public hearing or any other response to the notice. The time in which to do so has expired. He is now in default.

David E. Belton
Senior Associate General Counsel

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

Sworn to and subscribed before me
this 24th day of January 2006

Christiline P. Lewis
Notary Public for the State of South Carolina
My Commission Expires: November 20, 2006