

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 11044-AG12-0323-024

IN THE MATTER OF: )

John Marcelle Brown, )

Respondent, )

20255 Electra Street )  
Clinton Township, MI 48035 )

License Number 696657 )

Type of Agency Action: Enforcement )

**FILED**

APR 10 2012

STATE OF INDIANA  
DEPT. OF INSURANCE

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

The Indiana Department of Insurance, pursuant to the Indiana Administrative Orders and Procedures Act, Indiana Code 4-21.5-1 et seq. and the Indiana Insurance Producers Act, Indiana Code 27-1-15.6-12, hereby gives notice to John Marcelle Brown (“Respondent”) of the following Administrative Order:

1. Indiana Code 27-1-15.6-12(b) provides that “The commissioner may levy a civil penalty, place an insurance producer on probation, suspend an insurance producer’s license, revoke and insurance producer’s license for a period of years, permanently revoke an insurance producer’s license, or refuse to issue or renew an insurance producer license, or take any combination of these actions ...”

2. 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.

3. Respondent, a resident of Michigan, holds Indiana non-resident insurance producer license number 696657.

4. Respondent's Indiana non-resident insurance producer license becomes inactive on April 30, 2012 if he fails to renew.

5. On or about March 5, 2012, a formal complaint was received by the Department from Keisha Weeks, the Market Conduct/Regulatory Compliance Director for AFLAC Insurance Company, alleging that Respondent knowingly established a bogus group to get payroll rates and forged applicants' signatures on applications.

6. Respondent intentionally misrepresented the terms of proposed insurance applications for insurance.

7. Respondent used fraudulent and dishonest practices, demonstrating untrustworthiness in the conduct of business in Indiana.

8. Respondent forged applicants' signatures on applications for insurance.

9. Respondent's conduct, alleged herein, is cause for disciplinary action in accordance with Indiana Code §§27-1-15.6-12(b)(5), 27-1-15.6-12(b)(8), and 27-1-15.6-12(b)(10).

WHEREFORE, based on the foregoing, the Commissioner of Insurance hereby notifies Respondent that **Respondent's license shall not be renewed.**

WHEREFORE, the Commissioner further notifies Respondent that pursuant to Indiana Code 27-1-15.6-12(d), within sixty (60) days of receiving this Notice, Respondent may 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.

4-10-12  
Date Signed

  
Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distributed To:

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John Marcele Brown  
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Clinton Township, MI 48035

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