

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO: 17301-AG18-0607-097

IN THE MATTER OF: )

Justin Joseph Howard )  
2724 Sandstone Way, Apt 151 )  
Plainfield, IN 46168 )

Applicant. )

Type of Agency Action: Enforcement )

Application ID: 654144 )

**FILED**

JUN 15 2018

STATE OF INDIANA  
DEPT. OF INSURANCE

**PRELIMINARY ADMINISTRATIVE ORDER**  
**AND NOTICE OF LICENSE DENIAL**

The Indiana Department of Insurance, 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 Justin J. Howard (“Applicant”) of the following Administrative Order:

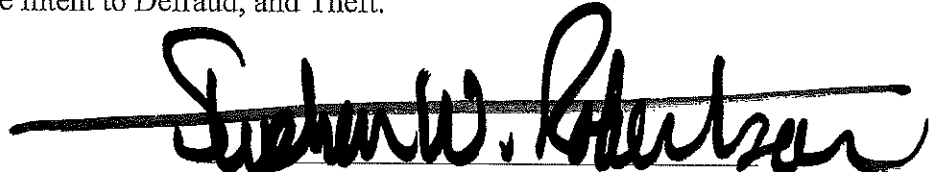
1. Applicant filed an application for resident producer licensure with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on March 12, 2018.
2. Before approving an application, the Commissioner must find that the Applicant has met specific requirements under Indiana Code § 27-1-15.6-6 and Indiana Code § 27-1-15.6-12.
3. Indiana Code § 27-1-15.6-12(b)(8) provides, in part, that the Commissioner may refuse to issue an insurance producer’s license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.
4. Following a review of material submitted by Applicant, the Commissioner, being fully advised, now hereby notifies Applicant that he has not fully met the requirements of licensure as stated by Indiana Code § 27-1-15.6-12(b)(8) for having nine (9) pending

charges of Forgery with the Intent to Defraud, a Level 6 Felony, one (1) pending charge of Theft where value of property is between \$750 & \$50k, a Level 6 Felony, and one (1) pending charge for Fraud on a Financial Institution, a Level 5 Felony.

5. Indiana Code § 27-1-15.6-12(d) provides that Applicant may, not more than sixty-three (63) days after notice of denial of the application is mailed, make written demand to the Commissioner for a hearing before the Commissioner to determine the reasonableness of the Commissioner's action

**IT IS THEREFORE ORDERED** that Applicant's request for licensure is hereby DENIED pursuant to Indiana Code §§ 27-1-15.6-12(b)(8) for having pending felony charges of Fraud on a Financial Institution, Forgery with the Intent to Defraud, and Theft.

June 15, 2018  
Date Signed

  
Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution to:

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