

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO: 18014-AG19-1017-152

IN THE MATTER OF:)

Latoya Y. Epps)
5117 Payne Street,)
Shawnee, KS 66226)

Respondent.)

Type of Agency Action: Enforcement)

License Numbers: 3190569 & 3195430)

FILED

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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 Codes §§ 27-1-15.6-12, and 27-1-15.8-2 hereby gives notice to Latoya Yvette Epps (“Respondent”) of the following Administrative Order:

1. Respondent is a licensed nonresident insurance producer holding license number 3190569 (“Respondent’s license”) since September 27, 2016.
2. Respondent’s nonresident insurance producer license expired on March 31, 2019.
3. Respondent is a nonresident surplus lines producer holding license 3195430 (“Respondent’s surplus lines license”) since October 13, 2016.
4. Respondent’s nonresident surplus lines producer license expired on March 31, 2019.
5. On June 15, 2018, the Commonwealth of Virginia revoked Respondent’s nonresident producer license due to a surplus lines violation.

6. On February 7, 2019, the Florida Department of Financial Services, Division of Insurance, revoked Respondent's nonresident producer license due to a failure to notify the department of an address change, and for failure to report another state administrative action.
7. On May 5, 2019, the Delaware Department of Insurance revoked Respondent's nonresident producer license for not reporting an administrative action in another jurisdiction within thirty (30) days of the final disposition.
8. Respondent has failed to notify the Department of the administrative actions taken by other jurisdictions.
9. Indiana Code § 27-1-15.6-12(b)(2)(A) states, in part, that the Commissioner may refuse to renew an insurance producer's license for violating an insurance law.
10. Indiana Code § 27-1-15.6-17(a) is an insurance law, which states, in part, that a producer shall report to the Commissioner any administrative action taken against the producer in another jurisdiction or by another governmental agency in Indiana not more than thirty (30) days after final disposition of the matter.
11. Indiana Code § 27-1-15.6-12(b)(8) states 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.
12. Indiana Code § 27-1-15.6-12(b)(9) states that the Commissioner may refuse to renew an insurance producer's license for having an insurance producer license or its equivalent denied, suspended, or revoked in any other state.

13. Indiana Code § 27-1-15.8-2 provides that the provisions of Indiana Codes §§ 27-1-15.6-8, 27-1-15.6-12, and 27-1-15.6-17 apply to licensure of surplus lines producers.
14. 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.
15. 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.

WHEREFORE, based on the foregoing, the Commissioner of Insurance hereby notifies Respondent that **Respondent's license and Respondent's surplus lines license shall not be renewed** due to Respondent's multiple license revocations, and for Respondent's failure to timely report the administrative actions to the Department.

11-7-2019

Date Signed



Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Latoya Y. Epps
5117 Payne Street
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