

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 20757-AD21-0830-137

IN THE MATTER OF:

Justine Brown
1112 Cambell Court
Virginia Beach, VA 23453-1714

Applicant.

Type of Agency Action: Enforcement

License Application #: 881180

FILED

NOV 15 2021

STATE OF INDIANA
DEPT. OF INSURANCE

PRELIMINARY ADMINISTRATIVE ORDER
AND NOTICE OF LICENSE DENIAL

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 Code § 27-1-15.6-12, hereby gives notice to Justine Brown ("Applicant") of the following Administrative Order:

1. Applicant submitted an application for nonresident producer licensure with the Commissioner of the Indiana Department of Insurance ("Commissioner") on July 13, 2021.
2. Before approving an application, the Commissioner must find that the applicant has met specific requirements under Indiana Code § 27-1-15.6-8 and Indiana Code § 27-1-15.6-12.
3. Applicant disclosed on said application that on or around February 11, 2019, Applicant was found guilty by Special Court Martial USN of violating Uniform Code of Military Justice Article 81 – Conspiracy and Uniform Code of Military Justice Article 112a – Wrongful Use, Possession w/ Intent of a Schedule I (lysergic diethylamide acid) LSD.

4. Indiana Code § 27-1-15.6-12(b)(8) provides, in part, the Commissioner may refuse to issue 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.
5. Following a review of public records and the materials submitted by the Applicant, the Commissioner, being fully advised, now hereby notifies Applicant that she has not fully met the requirements of licensure, as stated by Indiana Code § 27-1-15.6-12(b)(8) due to Applicant's special court martial and subsequent administrative discharge from the United States Navy under other-than-honorable conditions.
6. Indiana Code § 27-1-15.6-12(d) provides that the Applicant may, not more than sixty-three (63) days after notice of denial of the applicant's application is mailed, make written demand to the Commissioner for a hearing before the Commissioner to determine the reasonableness of the Commissioner's action.
7. This is considered an agency action. This action has been initiated by the aforementioned authority. If you choose to appeal this agency action, the State of Indiana Office of Administrative Law Proceedings ("OALP") will assign an administrative law judge to preside over this matter, and subsequently you will be contacted by the OALP with more information to begin the administrative process.

IT IS THEREFORE ORDERED that Applicant's request for licensure is hereby DENIED pursuant to Indiana Code § 27-1-15.6-12(b)(8), due to Applicant's conviction under the Uniform Code of Military Justice; Articles 81 and 112a. Applicant may reapply for licensure not less than one (1) year from the date of this order.

11/15/21
Date Signed

Amy L. Beard
Amy L. Beard, Commissioner
Indiana Department of Insurance

Distribution:

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