

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 20842-AD21-0820-160

IN THE MATTER OF:)
)
Alopechia C. Boyd)
5619 Loch Lomond Road)
Memphis, TN 38116-9052)
)
Applicant.)
)
Type of Agency Action: Enforcement)
)
License Application #: 866399)

FILED

JAN 28 2022

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 Alopechia C. Boyd (“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 May 11, 2021.
2. Applicant failed to disclose that on May 4, 2007, she was convicted of Theft, a Class A Misdemeanor, in the State of Tennessee.
3. Applicant failed to disclose that on September 3, 2008, she was convicted of Theft, a Class A Misdemeanor, in the State of Tennessee.
4. Applicant failed to disclose that on June 5, 2020, the Indiana Department of Insurance denied Applicant’s application for nonresident producer licensure due to Applicant’s

criminal history. Applicant was ordered to reapply not less than one year from the date of the Commissioner's order.

5. 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.
6. Indiana Code § 27-1-15.6-12(b)(2)(D) provides, in part, that the Commissioner may refuse to issue an insurance producer license for violating an order of an insurance Commissioner of Indiana or another state.
7. Indiana Code § 27-1-15.6-12(b)(1) provides, in part, that the Commissioner may refuse to issue an insurance producer license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.
8. Indiana Code § 27-1-15.6-12(b)(8) provides, in part, that the Commissioner may refuse to issue an insurance producer license for using fraudulent, coercive, dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana, or elsewhere.
9. 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 Codes §§ 27-1-15.6-12(b)(2)(D) and 27-1-15.6-12(b)(8), due to Applicant's aforementioned criminal history, and due to Applicant violating an order of an insurance Commissioner by submitting an application at a time when Applicant was ineligible to submit one.
10. 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)(1) due to Applicant failing to disclose her 2020 administrative action from the Indiana Department of Insurance.

11. 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.
12. 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 Codes §§ 27-1-15.6-12(b)(1), 27-1-15.6-12(b)(2)(D), and 27-1-15.6-12(b)(8) due to Applicant's criminal history, Applicant's failure to disclose a prior administrative action, and due to Applicant violating an order of an insurance Commissioner. Applicant may reapply for licensure not less than one (1) year from the date of this order.

1/28/22
Date Signed

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

Distribution:

Alopechia C. Boyd
5619 Loch Lomond Rd.
Memphis, TN 38116

Victoria Hastings, Attorney
ATTN: Melissa Higgins, Investigator
Indiana Department of Insurance
311 W. Washington St., Suite 103
Indianapolis, IN 46204
317 234-5883, Fax 317 234-2103