

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO.: 20941-AD21-1210-172

IN THE MATTER OF: )

Sarah Emerson )  
611 Vicky Drive )  
Longview, TX 75604 )

Applicant. )

Type of Agency Action: Enforcement )

License Application #: 897692 )

**FILED**

**MAR 07 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 Sarah Emerson (“Applicant”) of the following Administrative Order:

1. Applicant submitted an application for nonresident insurance producer licensure with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on September 24, 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. Indiana Code § 27-1-15.6-12(b)(8) states, in part, that the Commissioner may refuse to issue a 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.

4. Following a review of public records and the materials submitted by the Applicant in support of her application, 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, July 23, 2013 Disbarment by the Supreme Court of Washington, for failing to deposit her clients monies into her trust account and using those funds for her own purpose.
5. 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.
6. 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)(8), due to Applicant's Disbarment by the Supreme Court of Washington. Applicant may reapply for licensure not less than one (1) year from the date of this order.

3/7/22  
Date Signed

  
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Amy L. Beard, Commissioner  
Indiana Department of Insurance

Distribution to:

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Longview, TX 75604

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