

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO.: 21360-AG22-0614-096

IN THE MATTER OF: )  
 )  
Michelle Encarnacion )  
2208 SE Walton Lakes Dr. )  
Port St. Lucie, FL 34952 )  
 )  
Respondent. )  
 )  
License Number: 3668042 )  
 )  
Type of Action: Enforcement )

**FILED**  
**JUN 20 2022**  
STATE OF INDIANA  
DEPT. OF INSURANCE

**FINDINGS OF FACT AND SUSPENSION ORDER**

WHEREAS, Michelle Encarnacion (“Respondent”) is a nonresident insurance producer holding license number 3668042 since May 10, 2021;

WHEREAS, Indiana Code § 27-1-15.6-12(g) states, in part, that a licensed producer shall furnish the Commissioner of the Indiana Department of Insurance (“Commissioner”) with a full and complete report listing each insurer with which the licensee has held an appointment during the year preceding the request within ten (10) days of receiving a request;

WHEREAS, on May 23, 2022, the Commissioner mailed Respondent a certified mail article # 7021 0350 0001 6944 1397 requesting a list of appointments to Respondent’s address of record;

WHEREAS, on June 9, 2022, certified mail article # 7021 0350 0001 6944 1397 was returned to the Department which was marked as “Notice Left No Authorized Recipient Available.”

WHEREAS, Indiana Code § 27-1-15.6-12(b)(17) provides that the Commissioner may suspend an insurance producer's license for failing to timely inform the Commissioner of a change in address in violation of Indiana Code § 27-1-15.6-7(h);

WHEREAS, Respondent has failed to provide a change of address to the Commissioner within thirty (30) days after the change;

WHEREAS, Respondent has failed to provide a list of appointments within ten (10) days of receiving the Commissioner's request;

WHEREAS, Respondent's failure to provide the list of appointments within ten (10) days and failure to provide a change of address within thirty (30) days after the change constitutes a violation of Indiana Codes §§ 27-1-15.6-12(g) and 27-1-15.6-12(b)(17); and

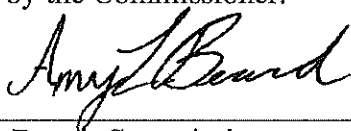
WHEREAS, Indiana Code § 27-1-15.6-12(h) provides that the commissioner may, without a hearing and in her sole discretion, suspend any insurance license held by the licensee in the event that the licensee fails to remit the list of appointments within ten (10) days of receiving the request.

**IT IS THEREFORE ORDERED BY THE COMMISSIONER** that Respondent's license number 3668042 is hereby suspended, effective immediately, and will remain suspended until Respondent submits the list of appointments requested by the Commissioner.

06-20-2022  
Date Signed

Distribution to:

Michelle Encarnacion  
2208 SE Walton Lakes Dr.  
Port St. Lucie, FL 34952

  
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Amy L. Beard, Commissioner  
Indiana Department of Insurance

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