

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 21613-AD22-0629-064

IN THE MATTER OF:)
)
Kristie Higgs)
5201 Sherbrooke Rd)
Evansville, IN 47710)
)
Applicant.)
)
Type of Agency Action: Enforcement)
)
License Application #: 978545)

FILED
AUG 04 2022
STATE OF INDIANA
DEPT. OF INSURANCE

PRELIMINARY ADMINISTRATIVE ORDER
AND NOTICE OF LICENSE DENIAL

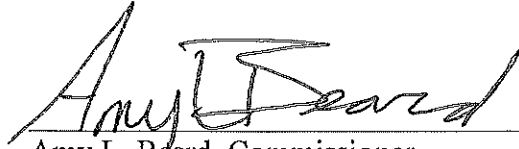
The Indiana Department of Insurance (“Department”), pursuant to the Indiana Administrative Orders and Procedures Act, Indiana Code § 4-21.5-1 *et seq.* and Indiana Code § 27-1-15.6-12, hereby gives notice to Kristie Higgs (“Applicant”) of the following Administrative Order:

1. Applicant submitted an application for resident producer licensure with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on June 23, 2022.
2. Before approving an application, the Commissioner must find that the applicant has met specific requirements under Indiana Code § 27-1-15.6-6 and Indiana Code § 27-1-15.6-12.
3. Indiana Code § 27-1-15.6-12(b)(1) provides, in part, that the Commissioner may refuse to issue an insurance producer’s license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.
4. Indiana Code § 27-1-15.6-12(b)(6) provides, in part, that the Commissioner may refuse to issue an insurance producer’s license for having been convicted of a felony.

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)(1), due to Applicant's failure to disclose her July 15, 2012, convictions of Burglary, a Class B Felony, Theft, a Class D Felony, and Possession of Methamphetamine, a Class D Felony, in the State of Indiana.
6. Following a review of public records, 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)(6), due to Applicant being convicted on June 26, 2019 of Possession of Methamphetamine, a Class 5 Felony, Unlawful Possession of a Syringe, a Class 6 Felony, and Obstruction of Justice, a Class 6 Felony, in the State of Indiana; and her July 15, 2012, conviction of Burglary, a Class B Felony, Theft, a Class D Felony, and Possession of Methamphetamine, a Class D Felony, in the State of Indiana.
7. 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.
8. This is considered an administrative action by the Indiana Department of Insurance. If you choose to appeal this administrative action, please follow the aforementioned instructions. Subsequently, after the Department has received your written request for a hearing, The State of Indiana Office of Administrative Law Proceedings ("OALP") will assign an administrative law judge to preside over this matter, and you will receive more information from OALP 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) and § 27-1-15.6-12(b)(6), due to Applicant's criminal history and failure to disclose her criminal history. Applicant may reapply for licensure not less than one (1) year from the date of this order.

8.4.2022
Date Signed



Amy L. Beard, Commissioner
Indiana Department of Insurance

Distribution:

Kristie Higgs
5201 Sherbrooke Rd
Evansville, IN 47710

Samantha Aldridge, Attorney
ATTN: Sara Tolliver, Investigator
Indiana Department of Insurance
311 W. Washington St., Suite 103
Indianapolis, IN 46204
317 234-5883, Fax 317 234-2103