

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER of INSURANCE

CAUSE NO.: 21694-AG22-1011-181

IN THE MATTER OF:)

Brandi Booker)
15459 South Park Ave.)
South Holland, IL 60473)

Respondent.)

Type of Agency Action: Enforcement)

National Producer Number: 15609342)

FILED

JAN 05 2023

STATE OF INDIANA
DEPT. OF INSURANCE

**ORDER GRANTING
EMERGENCY CEASE AND DESIST ORDER**

The Commissioner of the Indiana Department of Insurance (“Commissioner”), having reviewed the Enforcement Division’s Motion for Emergency Cease and Desist Order, and being otherwise duly advised, and now finds as follows:

FINDINGS OF FACT

1. The Department of Insurance (“Department”) is authorized to regulate the practice of insurers and producers in Indiana under Indiana Code § 27-1 *et seq.*
2. Respondent does not hold any license or other authorization required by law to engage in the business of insurance in the State of Indiana.
3. The Department has received a consumer complaint against Respondent, during the investigation of which the Department obtained substantial credible evidence Respondent has solicited, negotiated, and sold insurance to an Illinois consumer on a property located at 2336 Delaware Street, Gary, Indiana 46407 without a license.

4. Respondent's conduct in engaging in the unlicensed selling, soliciting, and negotiating of insurance is a violation of Indiana Insurance law and is harmful to consumers.
5. Conclusions of Law that are properly stated as Findings of Fact are incorporated herein.

CONCLUSIONS OF LAW

1. An emergency exists in that Respondent, an unlicensed individual, is selling, soliciting, and negotiating insurance and holding herself out to be licensed insurance agent in Indiana, in violation of Indiana Code § 27-1-15.6-3, which states that a person shall not sell, solicit, or negotiate insurance in Indiana for any class or classes of insurance unless the person is licensed for that line of authority.
2. In an emergency, the Commissioner may issue appropriate orders without notice or an evidentiary proceeding under Indiana Code § 4-21.5-4-2(a) and this Emergency Order is issued pursuant to that.
3. This Emergency Order also satisfies the requirements of Indiana Code § 4-21.5-4-2(b).
4. Conclusions of Law that are properly stated as Findings of Fact are incorporated herein.

ORDER

It is **ORDERED** that Respondent, Brandi Booker, must immediately cease and desist from selling, soliciting, and negotiating insurance in Indiana without a license. This Order shall remain in effect as allowed by Indiana Code § 4-21.5-4-5(3).

Under Indiana Code § 4-21.5-4-3, this Emergency Order is effective when issued. **Respondent has the right to request a hearing on this Emergency Order by filing a request for a hearing,** and if requested, an evidentiary hearing will be set on the matter as soon as practicable pursuant to Indiana Code § 4-21.5-4-4.

1-5-22
Dated

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

Distribution to:

Brandi Booker
15459 South Park Avenue
South Holland, IL 60473

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MOTION FOR EMERGENCY CEASE AND DESIST ORDER

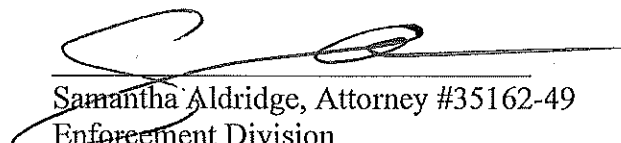
Comes now the Enforcement Division of the Indiana Department of Insurance (“Department”) and files its Motion for an Emergency Cease and Desist Order against Brandi Booker (“Respondent”) and states:

1. Respondent is an independent agent at The Insurance Exchange Ltd., 15459 South Park Avenue, South Holland, IL 60473 (“The Insurance Exchange Ltd.”).
2. Respondent is not a licensed producer for the state of Indiana.
3. Respondent licensed home state is Illinois, and she holds two non-resident licenses in Maryland and Maine. Her national producer number is #15609342.
4. The Department has received a consumer complaint against Respondent, during the investigation of which the Department has obtained substantial credible evidence that Respondent has solicited, negotiated, and sold insurance to an Illinois consumer on a property located at 2336 Delaware Street, Gary, Indiana 46407 without a license.
5. Respondent signed a premium finance agreement as the agent and where the insured or their authorized agent should have signed.

6. Respondent filled out the complainants' cancelation request to Scottsdale Insurance Company incorrectly using the effective date of September 12, 2021, instead of the correct date of September 22, 2021.
7. Indiana Code § 27-1-15.6-3 is an insurance law which states a person shall not sell, solicit, or negotiate insurance in Indiana for any class or classes of insurance unless the person is licensed for that line of authority.
8. Indiana Code § 4-21.5-4-1(1) allows an agency to conduct proceedings if an emergency exists.
9. An emergency exists in that Respondent, an unlicensed individual, is actively selling, soliciting, and negotiating insurance in Indiana, which violates an Indiana Insurance law and is harmful to Indiana consumers.

WHEREFORE, the Enforcement Division requests that the Commissioner issue an Emergency Cease and Desist Order against Respondent under Indiana Code § 4-21.5-4-2(a)(1), and for all other necessary and proper relief.

Respectfully requested,

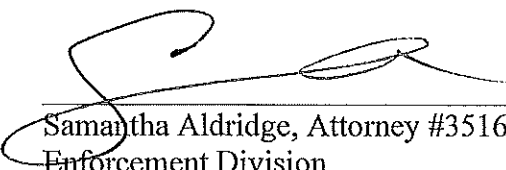

Samantha Aldridge, Attorney #35162-49
Enforcement Division
Indiana Department of Insurance

Indiana Department of Insurance
Enforcement Division
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Indianapolis, Indiana 46204-2787
Telephone: (317) 232-5312
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CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing has been served upon Respondent at the address listed below by United States first class mail, the same day as filing.

Brandi Booker
15459 South Park Ave.
South Holland, IL 60473



Samantha Aldridge, Attorney #35162-49
Enforcement Division