

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO.: 21843-IA23-0301-003

IN THE MATTER OF: )  
 )  
Terran Watters-Fletcher )  
1215 Bay Laurel Lane )  
Dacula, GA 30019 )  
 )  
Applicant. )  
 )  
Type of Agency Action: Enforcement )  
 )  
License Application #: 1002007 )

**FILED**

**MAY 09 2023**

STATE OF INDIANA  
DEPT. OF INSURANCE

**PRELIMINARY ADMINISTRATIVE ORDER**  
**AND NOTICE OF LICENSE DENIAL**

The Indiana Department of Insurance, pursuant to the Indiana Administrative Orders and Procedures Act, Indiana Code § 4-21.5-1 *et seq.* and Indiana Code § 27-1-28-18, hereby gives notice to Terran Watters-Fletcher (“Applicant”) of the following Administrative Order:

1. Applicant filed an application for a nonresident independent adjuster’s license with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on September 19, 2022.
2. Before approving an application, the Commissioner must find that Applicant has met specific requirements under Indiana Code § 27-1-28-17 and Indiana Code § 27-1-28-18.
3. Indiana Code § 27-1-28-18(b)(1), provides, in part, that the Commissioner may refuse to issue an independent adjuster’s license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.

4. Indiana Code § 27-1-28-18(b)(9) provides, in part, that the Commissioner may refuse to issue an independent adjuster's license for having an insurance license, or its equivalent, probated, suspended, revoked, or refused in another state, province, district, or territory.
5. Following a review of public records and a review of materials submitted by 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 § 27-1-28-18(b)(1). On March 25, 1988, Applicant was convicted for Embezzlement, a misdemeanor, in the state of Michigan. Applicant failed to disclose the misdemeanor conviction on her current application for nonresident independent adjuster licensure.
6. Following a review of public records and a review of materials submitted by 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 § 27-1-28-18(b)(9), due to Applicant's license revocation in Louisiana for failing to report an administrative action within thirty (30) days and for failing provide requested information.
7. Indiana Code § 27-1-28-18(c) provides that Applicant may, not more than thirty (30) days after notice of denial of the application is received, 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 §§ 27-1-28-18(b)(1) and 27-1-28-18(b)(9) due to Applicant failing to disclose information on her application for licensure and for having licensure revoked in another state. Applicant may reapply for licensure not less than one (1) year from the date of this order.

5.9.2023

Date Signed



Amy L. Beard, Commissioner  
Indiana Department of Insurance

Distribution to:

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