

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO.: 22375-AD23-0427-041

IN THE MATTER OF: )  
 )  
Osman Kamara )  
625 US 29 N )  
Athens, GA 30601 )  
 )  
Applicant. )  
 )  
Type of Agency Action: Enforcement )  
 )  
License Application #: 1043817 )

**FILED**

SEP 19 2023

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 Osman Kamara (“Applicant”) of the following Administrative Order:

1. Applicant submitted an application for a nonresident producer licensure with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on March 16, 2023.
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)(1) states, in part, that the Commissioner may refuse to issue an insurance producer license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.

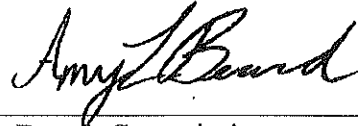
4. Indiana Code § 27-1-15.6-12(b)(6) states, in part, that the Commissioner may refuse to issue an insurance producer license for having been convicted of a felony.
5. Following a review of public records and the materials submitted by the Applicant, the Commissioner, being fully advised, now hereby notifies Applicant that he 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 a December 28, 2022, Consent Order from the State of Georgia, wherein it placed the Applicant on a 1 year probationary period, due to Applicant's failure to disclose his criminal history on his application.
6. Following a review of public records and the materials submitted by the Applicant, the Commissioner, being fully advised, now hereby notifies Applicant that he has not fully met the requirements of licensure, as stated by Indiana Codes §§ 27-1-15.6-12(b)(1) and 27-1-15.6-12(b)(6) due to Applicant's August 10-, 2015, conviction for Embezzlement, a Class U felony, in the State of Virginia and for his failure to disclose the same on his application.
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 failure to disclose his felony conviction and administrative action on his application for licensure.

Applicant may reapply for licensure not less than one (1) year from the date of this order.

9.19.2023

Date Signed



Amy L. Beard, Commissioner  
Indiana Department of Insurance

Distribution:

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