

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 24001-AD25-0402-017

IN THE MATTER OF:)
)
Harvest Moon Underwriters)
571 Monon Blvd)
Carmel, IN 46032)
)
Applicant.)
)
Type of Agency Action: Enforcement)
)
License Application #: 1202251)

FILED

APR 23 2025

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 Harvest Moon Underwriters (“Applicant”) of the following Administrative Order:

1. Applicant submitted an application for resident producer organization licensure with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on January 14, 2025.
2. Before approving an application, the Commissioner must find 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 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)(8) provides that the Commissioner may refuse to issue an insurance producer license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.
5. The business structure for the Applicant is unclear and has changed since the date of application submission. After inquiries with Applicant, the Department is unable to verify the accuracy of responses to application questions concerning any owner, partner, officer or director of the business entity, or manager or member of a limited liability company.
6. Following a review of public records and the materials submitted by Applicant, the Commissioner, being fully advised, now hereby notifies Applicant that Applicant 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)(8) due to Applicant providing incomplete and misleading information regarding Applicant's members, management, and ownership structure.
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)(8) due to Applicant providing incomplete and misleading information regarding Applicant's members, management, and ownership structure. Applicant may reapply for licensure not less than one (1) year from the date of this order.

04.23.2025
Date Signed

Holly L. Williams
Holly L. Williams, Commissioner
Indiana Department of Insurance

Distribution:

Harvest Moon Underwriters
571 Monon Blvd
Carmel, IN 46032

Samantha Aldridge, Attorney
ATTN: Melissa Higgins
Indiana Department of Insurance
311 W. Washington St., Suite 103
Indianapolis, IN 46204
317 234-5153, Fax 317 234-2103