

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 24320-AD25-1114-070

IN THE MATTER OF:)

Edwin James Larson III)
11897 W 107th Place)
St. John, IN 46373)

FILED

JAN 06 2026
State of Indiana
Department of Insurance

Applicant.)

Type of Agency Action: Enforcement)

Application Number: 1235955)

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 Edwin James Larson III (“Applicant”) of the following Administrative Order:

1. Applicant submitted application number 1235955 for resident producer licensure with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on June 8, 2025.
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)(2)(A) states, in part, the Commissioner may refuse to issue an insurance producer license for violating an insurance law.
4. Indiana Code § 27-1-15.6-12(b)(1) states, in part, the Commissioner may refuse to issue an insurance producer license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.

5. Indiana Code § 27-1-15.6-12(b)(2)(D) states, in part, the Commissioner may refuse to issue an insurance producer license for violating an order of an insurance commissioner.
6. Indiana Code § 27-1-15.6-12(b)(8) states, in part, 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.
7. Indiana Code § 27-1-15.6-3(a), is an insurance law, 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.
8. Indiana Code § 27-1-15.6-13(b), is an insurance law, which states that a person shall not accept a commission, service fee, brokerage fee, or other valuable consideration for selling, soliciting, or negotiating insurance in Indiana if the person is required to be licensed under this chapter and is not licensed.
9. Following a review of public records and the materials submitted by the applicant, the Commissioner, being fully advised, now hereby notifies Applicant that Applicant has not fully met the requirements of licensure due to the following violations:
 1. On May 23, 2023, the Indiana Commissioner of Insurance issued a Findings of Fact, Conclusions of Law and Final Order which revoked Applicant's license for two years and levied a \$1,000 civil penalty to be paid within 60 days. The civil penalty has not been satisfied, a violation of Indiana Code § 27-1-15.6-12(b)(2)(D).
 2. On June 8, 2025, Applicant submitted a resident license activation application. Applicant submitted the Administrative Law Judge's ("ALJ") recommendation, but

omitted the accompanying May 23, 2023, Indiana Commissioner of Insurance's Findings of Fact, Conclusions of Law and Final Order, a violation of Indiana Code § 27-1-15.6-12(b)(1).

3. While working as a sub-producer under Reli Exchange LLC, Applicant produced three (3) Auto policies through First Chicago, earning a commission for each, on May 23, 2023, August 16, 2023, and February 13, 2024, respectively. Applicant additionally produced one Indiana auto policy through Progressive on July 7, 2023, despite Applicant's May 23, 2023, Indiana licensed Revocation, these four (4) instances are violations of Indiana Code § 27-1-15.6-12(b)(2)(D).
4. The above referenced four (4) instances of the sale, solicitation, or negotiation of insurance, and the acceptance of commission as a result are violations of Indiana Codes §§ 27-1-15.6-3(a) and 27-1-15.6-13(b).
5. On February 2, 2022, Applicant registered Larson Insurance Agency ("Applicant's Agency") with the Indiana Secretary of State, serves as its owner and sole governing body, domiciled in Merrillville, Indiana. Applicant's Agency does not hold an Indiana resident organization producer license. Larson Insurance Agency advertises its ability to produce insurance in Iowa, Indiana, Illinois, Wisconsin, Ohio, and Michigan on their website, larsonbrokerage.com. All five (5) states confirmed Applicant and Larson Insurance Agency hold no active license. This dishonest representation is a violation of Indiana Code § 27-1-15.6-12(b)(8).
6. On September 12, 2025, the Department contacted the 75+ companies that Larson Insurance Agency advertised as partners on their website. All companies, excluding the three Applicant had produced through, confirmed they never appointed

Applicant or Applicant's Agency. This dishonest representation is a violation of Indiana Code § 27-1-15.6-12(b)(8).

10. 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.
11. This is considered an agency 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** due to Applicant's failure to provide complete information on an administrative action in a license application, demonstrating incompetence or untrustworthiness, violating an order of an insurance commissioner, soliciting insurance without a license, and accepting a commission for producing insurance without a license. Applicant may reapply for licensure not less than one (1) year from the date of this order.

Jan. 6, 2026
Date Signed

Holly W. Lambert
Holly W. Lambert, Commissioner
Indiana Department of Insurance

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