

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO.: 25110-AD26-0331-013

IN THE MATTER OF: )

Nathan Jose Luke Nalley )  
4811 East 26th Ave. )  
Lake Station, IN 46405 )

Applicant. )

Type of Agency Action: Enforcement )

Application Number: 1295071 )

**FILED**

JUN 22 2026

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 § 27-1-28-18, hereby gives notice to Nathan Jose Luke Nalley ("Applicant") of the following Administrative Order:

1. Applicant submitted an application for resident independent adjuster licensure with the Commissioner of the Indiana Department of Insurance ("Commissioner") on February 3, 2026.
2. Applicant answered "No" to the questions asking, in part, if the applicant had ever been convicted of a misdemeanor or felony.
3. Applicant's criminal convictions include the following:
  - a. a May 23, 2002, conviction for Reckless Possession of Paraphernalia, a Class A Misdemeanor, in Porter County, Indiana under cause number 64D06-0011-CM-009362;

- b. a January 30, 2006, conviction for Possession of Controlled Substance, a Class D Felony, in Porter County, Indiana under cause number 64D01-0410-FC-008997;
  - c. a January 13, 2010, conviction for Intimidation, a Class A Misdemeanor, in Lake County, Indiana under cause number 45G03-0706-FC-000064;
  - d. a January 26, 2012, conviction for Identity Deception, a Class A Misdemeanor, in Lake County, Indiana under cause number 45G03-1011-FC-000126;
  - e. a November 16, 2017, conviction for Possession of Marijuana, a Class B Misdemeanor, in Lake County, Indiana under cause number 45H06-1605-CM-000163; and
  - f. a January 4, 2021, conviction for Dealing in Schedule I, II, or III Controlled Substance, Level 5 Felony, in Porter County, Indiana under cause number 64D01-2002-F3-001959.
- 4. Before approving an application, the Commissioner must find that the applicant has met specific requirements under Indiana Code § 27-1-28-12 and Indiana Code § 27-1-28-18.
  - 5. Indiana Code §§ 27-1-28-18(a) and 27-1-28-18(b)(1) provide that the Commissioner may refuse to issue an independent adjuster license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.
  - 6. Indiana Code §§ 27-1-28-18(a) and 27-1-28-18(b)(6) provide that the Commissioner may refuse to issue an independent adjuster license for having been convicted of a felony.

7. 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, as stated by Indiana Code §§ 27-1-28-18(a), 27-1-28-18(b)(1), and 27-1-28-18(b)(6) due to Applicant failing to disclose criminal convictions in a license application and for having been convicted of a felony.
8. Indiana Code § 27-1-28-18(c) provides that the applicant may, not more than thirty (30) 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.
9. 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 Code §§ 27-1-28-18(a), 27-1-28-18(b)(1), and 27-1-28-18(b)(6) due to Applicant failing to disclose criminal convictions in a license application and for having been convicted of a felony. Applicant may reapply for licensure not less than one (1) year from the date of this order.

June 22, 2026  
Date Signed

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

Distribution to:

Nathan Jose Luke Nalley

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Joseph Bossinger, Attorney

ATTN: Jessica Feiock, Investigator

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