

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 25209-AD26-0612-024

IN THE MATTER OF:)

Takeyah Carothers)
2645 Alpine Fir Lane, Apt. 18D)
Elkhart, IN 46517)

Applicant.)

Type of Agency Action: Enforcement)

Application Number: 1313587)

FILED

AUG 12 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 § 27-1-15.6-12, hereby gives notice to Takeyah Carothers (“Applicant”) of the following Administrative Order:

1. Applicant submitted an application for resident producer licensure with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on April 22, 2026, answering “No” to a question that asked, in part, if the applicant is currently charged with committing a misdemeanor.
2. On July 14, 2025, Applicant attended an initial pretrial hearing following the initiation of a criminal prosecution for the charges of Possession of Marijuana, a Class B Misdemeanor, and Disorderly Conduct, a Class B Misdemeanor, in Elkhart City Court, in Elkhart County, Indiana under cause number 20H01-2507-CM-005224.

3. On January 12, 2026, Applicant attended an initial pretrial hearing following the initiation of a criminal prosecution for the charge of Theft, a Class A Misdemeanor, in Elkhart County, Indiana under cause number 20H02-2510-CM-000715. On March 3, 2026, this matter was transferred to Elkhart City Court to merge with cause number 20H01-2507-CM-005224.
4. 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.
5. 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.
6. 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 § 27-1-15.6-12(b)(1) due to Applicant's failure to disclose a pending criminal prosecution in Elkhart City Court, in Elkhart County, Indiana under cause number 20H01-2507-CM-005224.
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 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** pursuant to Indiana Code § 27-1-15.6-12(b)(1) due to Applicant's failure to disclose a pending criminal prosecution in Elkhart City Court, in Elkhart County, Indiana under cause number 20H01-2507-CM-005224. Applicant may reapply for licensure not less than one (1) year from the date of this order.

August 12, 2026
Date Signed

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

Distribution To:

Takeyah Carothers
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