

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 25234-AG26-0508-070

IN THE MATTER OF:)
)
Crystal Lewis)
3907 Michael Blvd., Apt. 322)
Mobile, AL 36609)
)
Respondent.)
)
Type of Agency Action: Enforcement)
)
License Number: 3429091)

FILED

AUG 31 2026

STATE OF INDIANA
DEPT. OF INSURANCE

ADMINISTRATIVE ORDER AND
NOTICE OF NONRENEWAL OF LICENSE

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, hereby gives notice to Crystal Lewis ("Respondent") of the following Administrative Order:

1. Respondent submitted an application for a nonresident independent adjuster license on April 3, 2019, and answered "No" to the question asking, in part, if the applicant had ever been convicted of a felony.
2. Respondent was issued nonresident independent adjuster license number 3429091 on April 4, 2019.
3. On June 13, 1991, Respondent pleaded guilty to Theft, a Class D Felony, in Vanderburgh County, Indiana under cause number 82D02-9010-CF-00429 and a judgment of conviction was so entered ("1991 Felony Conviction"). Respondent failed to disclose this felony conviction in Respondent's April 3, 2019, application.

4. On February 27, 2020, becoming effective March 19, 2020, the Florida Office of Insurance Regulation denied Respondent a nonresident all lines adjuster license due to Respondent's failure to disclose felony criminal convictions in a license application and for having the same ("Florida Denial"). Respondent failed to timely report this administrative action to the Department.
5. On January 4, 2021, the Louisiana Department of Insurance refused to renew Respondent's nonresident claims adjuster license due to Respondent attempting to obtain a license through misrepresentation or fraud, having a license denied in another state, demonstrating untrustworthiness, and for failing to disclose felony criminal convictions, to include those contemplated under 18 U.S.C. 1033, in a license application and for having the same ("Louisiana Denial"). Respondent failed to timely report this administrative action to the Department.
6. On October 13, 2021, Respondent submitted an application to renew Respondent's license and failed to disclose the 1991 Felony Conviction, Florida Denial, and Louisiana Denial.
7. On October 17, 2023, Respondent submitted an application to renew Respondent's license and failed to disclose the 1991 Felony Conviction, Florida Denial, and Louisiana Denial.
8. Respondent's license expired on October 31, 2025, when Respondent failed to renew.
9. On April 20, 2026, Respondent submitted an application to renew Respondent's license and failed to disclose the 1991 Felony Conviction, Florida Denial, and Louisiana Denial.
10. Indiana Code §§ 27-1-28-18(a) and 27-1-28-18(b)(1) provide that the Commissioner may refuse to renew an independent adjuster license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.

11. Indiana Code §§ 27-1-28-18(a) and 27-1-28-18(b)(2) provide that the Commissioner may refuse to renew an independent adjuster license for violating an insurance law; and Indiana Code § 27-1-28-22(a) is an insurance law which provides, in part, that an independent adjuster shall report to the Commissioner an administrative action taken against the independent adjuster in another jurisdiction not more than thirty (30) days after the final disposition of the matter.
12. Indiana Code §§ 27-1-28-18(a) and 27-1-28-18(b)(6) provide that the Commissioner may refuse to renew an independent adjuster license for having been convicted of a felony.
13. Indiana Code §§ 27-1-28-18(a) and 27-1-28-18(b)(9) provide that the Commissioner may refuse to renew an independent adjuster license for having an insurance license, or its equivalent, probated, suspended, revoked, or refused in another state, province, district, or territory.
14. Indiana Code § 27-1-28-18(c) provides that when the Commissioner refuses to renew a license, the Commissioner shall notify the licensee, in writing, of the reasons for the nonrenewal. This Order serves as that notice.
15. The Commissioner further notifies Respondent that, pursuant to Indiana Code § 27-1-28-18(c), Respondent may, not more than thirty (30) days after receiving the Commissioner's notice of refusal, make written demand upon the Commissioner for a hearing to determine the reasonableness of the refusal. Such a hearing shall be held not more than twenty (20) days from the date the Commissioner receives Respondent's written demand.
16. 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.

WHEREFORE, based on the foregoing, the Commissioner of Insurance hereby notifies Respondent that **Respondent's license shall not be renewed** due to Respondent failing to disclose a felony conviction and administrative actions in license applications, failing to timely report administrative actions, having been convicted of a felony, and for having a license denied in another state.

8-31-2026

Date Signed

Holly W. Lambert

Holly W. Lambert, Commissioner
Indiana Department of Insurance

Distribution to:

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