

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 25321-AG26-0804-147

IN THE MATTER OF:)

Nelson Tuatagaloa)
2541 W Country Bend Dr.)
South Jordan, UT 84095)

Applicant.)

Type of Agency Action: Enforcement)

Application Numbers: 1318539)
 1352524)

FILED

SEP 23 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 Nelson Tuatagaloa ("Applicant") of the following Administrative Order:

1. Applicant submitted nonresident producer license application number 1318539 with the Commissioner of the Indiana Department of Insurance ("Commissioner") on May 13, 2026 ("May 2026 Application"), and nonresident producer license application number 1352524 on September 22, 2026 ("September 2026 Application").
2. The Indiana Department of Insurance denied Applicant a producer license on December 5, 2019, for having been convicted of a felony ("2019 Indiana Denial").
3. The South Dakota Division of Insurance denied Applicant a producer license on June 15, 2020, for having been convicted of a felony ("South Dakota Denial").

4. The Indiana Department of Insurance denied Applicant a producer license on July 19, 2021, for failing to disclose criminal history and administrative action in a license application; and for having been convicted of a felony (“2021 Indiana Denial”).
5. The Missouri Department of Commerce and Insurance denied Applicant a producer license on August 17, 2022, due to Applicant’s criminal history, misstatements made in a license application, failing to respond to the commissioner, failing to report other state administrative action, and for demonstrating a lack of fitness or trustworthiness (“Missouri Denial”).
6. The Kansas Insurance Department denied Applicant a producer license on October 2, 2024, for misstatements made in a license application, and for failing to respond to the commissioner (“Kansas Denial”).
7. The North Carolina Department of Insurance and Applicant entered into a voluntary settlement agreement, becoming effective on April 4, 2025, under which Applicant was levied a fine and agreed to surrender Applicant’s producer license to resolve a finding that Applicant failed to timely report administrative action taken against Applicant in another state (“North Carolina Surrender”).
8. In Applicant’s May 2026 Application and September 2026 Application, Applicant answered “No” to the question asking, in part, if the applicant had ever been involved as a party in an administrative proceeding, with “involved” being defined, in part, as having a license denied or surrendering a license to resolve an administrative action.
9. Before approving an application, the Commissioner must find that the applicant has met specific requirements under Indiana Code § 27-1-15.6-8 and Indiana Code § 27-1-15.6-12.

10. 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.
11. Indiana Code § 27-1-15.6-12(b)(9) states, in part, the Commissioner may refuse to issue an insurance producer license for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory.
12. 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) and 27-1-15.6-12(b)(9), due to Applicant failing to disclose the 2019 Indiana Denial, South Dakota Denial, 2021 Indiana Denial, Missouri Denial, Kansas Denial, and North Carolina Surrender in the May 2026 Application and September 2026 Application; and for having a producer license denied in South Dakota, Missouri, and Kansas.
13. 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.
14. 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 under application numbers 1318539 and 1352524 is hereby **DENIED** pursuant to Indiana Code §§ 27-1-15.6-12(b)(1) and 27-1-15.6-12(b)(9) due to Applicant failing to disclose administrative action in a license application and for having a producer license denied in another state. Applicant may reapply for licensure not less than one (1) year from the date of this order.

9.23.2026

Date Signed



Holly W. Lambert, Commissioner
Indiana Department of Insurance

Distribution to:

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