



# STATE OF INDIANA

ERIC J. HOLCOMB, GOVERNOR

Indiana Department of Insurance

Amy L. Beard, Commissioner  
311 W. Washington Street, Suite 103  
Indianapolis, Indiana 46204-2787  
Telephone: 317-232-2385  
Fax: 317-232-5251  
Website: [in.gov/idoi](http://in.gov/idoi)

August 7, 2023

Joshua Millspaugh  
1046 Swinton Way  
Westfield, IN 46074

**Re: Consent to participate in the business of insurance under 18 U.S.C. 1033  
Federal Violent Crime Control and Law Enforcement Act of 1994  
File #: E-22652**

Mr. Millspaugh:

The Commissioner of Insurance of the State of Indiana, having been advised of the December 2, 2021, conviction for Wire Fraud by the United States District Court, of Joshua Millspaugh; and, pursuant to 18 U.S.C. 1033(e)(2), **DOES HEREBY DENY CONSENT TO Joshua Millspaugh's** position in the insurance business in Indiana, in the position of Marketing Specialist for Insurance Management Group.

You may, not more than fifteen (15) days after notice of denial of your application, make a written demand to the Commissioner for a hearing before the Commissioner to determine the reasonableness of the Commissioner's action. The hearing will be set within thirty (30) days of receiving the request for a hearing.

Regards,

Amy L. Beard  
Commissioner  
Indiana Department of Insurance

Date signed 08.08.2023

ACCREDITED BY THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

AGENCY SERVICES 317-232-2389    COMPANY COMPLIANCE 317-232-3495    CONSUMER SERVICES 317-232-2395/1-800-622-4461    FINANCIAL SERVICES 317-232-2390    MEDICAL MALPRACTICE 317-232-2402    COMPANY RECORDS 317-232-5692    STATE HEALTH INSURANCE PROGRAM 1-800-452-4800

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO.: 22652-AD23-0802-033

IN THE MATTER OF: )  
 )  
Joshua Millspaugh )  
1046 Swinton Way )  
Westfield, IN 46074 )  
 )  
Applicant. )  
 )  
Type of Agency Action: Enforcement )  
 )  
License Application #: 1064885 )

**FILED**  
**SEP 19 2023**  
STATE OF INDIANA  
DEPT. OF INSURANCE

**PRELIMINARY ADMINISTRATIVE ORDER**  
**AND NOTICE OF LICENSE DENIAL**

The Indiana Department of Insurance, 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 Joshua Millspaugh (“Applicant”) of the following Administrative Order:

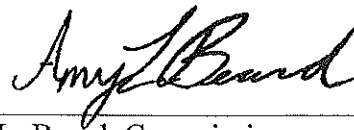
1. Applicant filed an application for resident producer licensure with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on June 15, 2023.
2. Before approving an application, the Commissioner must find that the applicant has met specific requirements under Indiana Code § 27-1-15.6-6 and Indiana Code § 27-1-15.6-12.
3. Indiana Code § 27-1-15.6-12(b)(6) provides, in part, that the Commissioner may refuse to issue an insurance producer’s license for having been convicted of a felony.
4. Indiana Code § 27-1-15.6-12(b)(8) provides, in part, that the Commissioner may refuse to issue an insurance producers license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.

5. Following a review of public records, and a review of materials submitted by Applicant in support of Applicant's application, the Commissioner, being fully advised, now hereby notifies Applicant that Applicant has not fully met the requirements of licensure as stated by Indiana Codes § 27-1-15.6-12(b)(6) and 27-1-15.6-12(b)(8) due to Applicant being convicted of Wire Fraud, on December 2, 2021, by the United States District Court.
6. 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 application is mailed, make written demand to the Commissioner for a hearing before the Commissioner to determine the reasonableness of the Commissioner's action.
7. 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 Codes §§ 27-1-15.6-12(b)(6) and 27-1-15.6-12(b)(8) due to Applicant having been convicted of Wire Fraud. Applicant may reapply for licensure not less than one (1) year from the date of this order.

9.19.2023

Date Signed



Amy L. Beard, Commissioner  
Indiana Department of Insurance

Distribution to:

Joshua Millspaugh  
1046 Swinton Way  
Westfield, IN 46074

Samantha Aldridge, Attorney  
ATTN: Sara Tolliver, Investigator  
Indiana Department of Insurance  
311 W. Washington St., Suite 103  
Indianapolis, IN 46204  
317 234-8687, fax 317 234-2103