

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 23509-AD24-0823-038

IN THE MATTER OF:)
)
Star Smith)
1406 W Park Drive)
Carrollton, TX 75006)
)
Applicant.)
)
Type of Agency Action: Enforcement)
)
Application Number: 1157242)

FILED
SEP 18 2024
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 Star Smith (“Applicant”) of the following Administrative Order:

1. Applicant was previously licensed as a nonresident independent adjuster under license number 3702390 from August 2, 2021, to December 31, 2023.
2. Applicant’s license number 3702390 was nonrenewed by order of the Commissioner of the Indiana Department of Insurance (“Commissioner”) on February 27, 2024, due to Applicant’s felony criminal history and for failing to timely report administrative actions.
3. Applicant submitted an application for a nonresident independent adjuster license with the Commissioner on July 8, 2024.
4. Before approving an application, the Commissioner must find 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(b)(1) states, in part, 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(b)(9) states, in part, the Commissioner may refuse to issue an independent adjuster license for having an insurance license, or its equivalent, probated, suspended, revoked, or refused in another state, province, district, or territory.
7. Following a review of public records and 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 Code § 27-1-28-18(b)(1) and Indiana Code § 27-1-28-18(b)(9) due to Applicant's failure to disclose the following administrative actions and for having the same:
 - a. A February 21, 2022, license denial by the Florida Office of Insurance Regulation due to Applicant's criminal history;
 - b. A November 21, 2022, license revocation by the Louisiana Department of Insurance due to Applicant's failure to disclose Applicant's criminal history and the Florida Office of Insurance Regulation's administrative action;
 - c. A June 15, 2023, license denial by the Florida Office of Insurance Regulation due to Applicant's criminal history; and
 - d. A February 27, 2024, nonrenewal order by the Indiana Department of Insurance due to Applicant's felony criminal history and for failing to timely report administrative actions.
8. The Commissioner further notifies Applicant that, pursuant to Indiana Code § 27-1-28-18(c), Applicant may, within 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 hearing shall be held not more than twenty (20) days after the Commissioner receives Applicant's written demand.

9. 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 Codes §§ 27-1-28-18(b)(1) and 27-1-28-18(b)(9) due to Applicant failing to disclose administrative action in an application for licensure and for having the same. Applicant may reapply for licensure not less than one (1) year from the date of this order.

9.18.2024

Date Signed



Amy L. Beard, Commissioner
Indiana Department of Insurance

Distribution:

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