STATE OF INDIANA	)	**BEFORE THE INDIANA**
	) SS:	
COUNTY OF MARION	)	**COMMISSIONER of INSURANCE**
		CAUSE NUMBER: 11032-AG12-0321-020

IN THE MATTER OF:

ALVIN F. STEVENS
11425 W. Main St.
Daleville, Indiana 47334

License No. 1558090

And

A.F. STEVENS & ASSOCIATES, INC.
11425 W. Main St., PO Box 551
Daleville, Indiana 47334

License No. 2563170

Respondents.

FILED
MAR 23 2012
STATE OF INDIANA
DEPT. OF INSURANCE

ORDER GRANTING
MOTION FOR EMERGENCY CEASE AND DESIST ORDER

The Commissioner of the Indiana Department of Insurance ("Commissioner"), having reviewed the Enforcement Division's Motion for Emergency Cease and Desist Order, and being otherwise duly advised, now finds as follows:

FINDINGS OF FACT

1. The Indiana Department of Insurance ("Department") is authorized to regulate the practice of insurers in Indiana under Ind. Code § 27-1 et seq.

2. The Commissioner may conduct proceedings and issue emergency orders pursuant to Ind. Code §§ 4-21.5-4-1(a) & 2(a)(1).

3. Respondents, Alvin F. Stevens ("Stevens") and A.F. Stevens & Associates, Inc. ("Stevens & Associates"), are licensed resident producers holding license numbers 1558090 and 2563170, respectively.

4. Stevens is the Qualifying Active Officer of Stevens & Associates.

5. Stevens has a history of consumer complaints and disciplinary action with the Department.

6. Respondents' licenses are currently suspended pursuant to the Commissioner's "Findings of Fact and Suspension Order" dated March 21, 2012.

7. Stevens serves as Mousa's insurance agent for an Annuity issued by North American Company ("NAC").

8. Stevens, or his agent, forged Mousa's name on the 2011 partial surrender request, as well as the 2010 and 2011 NAC distribution checks.

9. On or about February 28, 2012, Mousa filed a criminal complaint with the Daleville Police Department regarding Respondents' alleged criminal conduct, namely forgery.

10. The conduct at issue in the Mousa complaint appears to be not limited to a single occurrence.

CONCLUSIONS OF LAW

1. Respondents violated Indiana insurance laws and regulations in violation of Ind. Code § 27-1-15.6-12(b)(2).

2. Respondents improperly withheld, misappropriated, and/or converted money received in the course of doing insurance business in violation of Ind. Code § 27-1-15.6-12(b)(4).

3. Respondents used fraudulent, coercive, and/or dishonest practices, or demonstrated incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana in violation of Ind. Code § 27-1-15.6-12(b)(8).

4. Forging a client's signature on documents related to insurance transactions constitutes a violation of Ind. Code § 27-1-15.6-12(b)(10).

5. An emergency exists in that clients' funds must be protected from irrevocable disbursement.

6. In an emergency, the Commissioner may issue appropriate orders without notice or an evidentiary proceeding pursuant to Ind. Code §§ 4-21.5-4-1 & 2(a).

ORDER

It is, therefore, ORDERED, that Respondents must immediately CEASE AND DESIST from :

1. Any and all acts relating to the business of insurance;
2. Any and all acts in conjunction with the selling, soliciting, or negotiating insurance policies or annuity contracts;
3. Requesting any action be taken on any behalf of any client pursuant to a written authorization to act on the client's behalf;
4. Relying on any oral agreement with a client to support any action;
5. Collecting, depositing, withdrawing, or disbursing premiums, security deposits, or other funds from (or into) Respondents' PNC bank accounts, or any other of Respondents' bank accounts;

A copy of this Order will be provided to the Director of the Department of Financial Institutions as well as the Registered Agent for PNC Bank to facilitate Respondents' compliance with this Order, and to all insurance companies with whom Respondents hold appointments.

Pursuant to Ind. Code § 4-21.5-4-2, this order remains effective for 90 days commencing on the date this order is issued.

Respondents are hereby notified of their right to a hearing concerning this order pursuant to Ind. Code § 4-21.5-4-4.

INDIANA DEPARTMENT OF INSURANCE

DATE: 3/23/2012 Stephen W. Robertson

Stephen W. Robertson, Commissioner

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