

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO: 13824-AG15-0429-117

IN THE MATTER OF:)
)
Nicole Fields)
)
7016 Keston Circle)
Indianapolis, IN 46256)
)
Producer License Number: 666004)
)
Type of Action: Enforcement)

FILED

JUL 09 2015

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Indiana Department of Insurance (“Department”) and Nicole Fields (“Fields”), a licensed resident Indiana insurance producer, signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Respondent’s license, and which has been submitted to the Commissioner of Insurance (the “Commissioner”) for approval.

The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED by the Commissioner of Insurance:

1. Fields shall immediately cease and desist from using unlicensed individuals to solicit insurance business in Indiana.

2. Fields shall pay a civil penalty in the amount of three thousand dollars (\$3,000), in accordance with the terms set forth in the Agreed Entry in this matter.

ALL OF WHICH IS ORDERED this 9th day of July, 2015.



Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Joshua D. Harrison
INDIANA DEPARTMENT OF INSURANCE
311 West Washington Street, Suite 103
Indianapolis, Indiana 46204-2787

Nicole Fields
7016 Keston Circle
Indianapolis, IN 46256

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**STATE OF INDIANA
DEPT. OF INSURANCE**

AGREED ENTRY

This Agreed Entry is executed by and between the Enforcement Division of the Indiana Department of Insurance ("Department"), by counsel, Joshua D. Harrison, and Nicole Fields ("Respondent"), to resolve all issues in the above-captioned cause number. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner of the Indiana Department of Insurance ("Commissioner").

WHEREAS, Respondent is a resident of Indiana;

WHEREAS, Respondent is a licensed Indiana resident insurance producer, holding license number 666004;

WHEREAS, on February 12, 2015, the Department received a complaint from Breta Jelks ("Jelks"), granddaughter and power of attorney for Doris M. Crowdus ("Crowdus"). Jelks stated that Crowdus purchased a pre-need insurance policy from Theodore T. Ford, II, a representative of the Williams Bluitt Funeral Home located at 5252 East 38th Street, Indianapolis, IN 46218. However, upon review of the application, Jelks noticed the application had been signed by the Respondent as the

soliciting agent. Jelks stated Crowdus confirmed that she had only met with Ford and had never met or discussed the application or policy with Respondent.

WHEREAS, on April 20, 2015, the underwriting company, American Memorial Life Insurance Company, submitted an audit report of Respondent's business written from January 1, 2012 to March 10, 2015. The audit included interviews with policy holders to confirm the name of the individual who had solicited the policy at the time of application. The audit revealed five policies not solicited by Respondent although Respondent had signed the application;

WHEREAS, Indiana Code 27-1-15.6-3(b)&(c) state that it is an unfair method of competition or deceptive act or practice to allow an individual to sell or solicit insurance in Indiana without a license to do so;

WHEREAS, Indiana Code 27-1-15.6-12(b)(7) states that the Commissioner may levy a civil penalty, suspend, and/or revoke an insurance producer's license for being found to have committed any unfair trade practice or fraud in the business of insurance; and

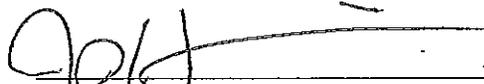
WHEREAS, the Department and Respondent (collectively, the "Parties") desire to resolve this matter without the necessity of a hearing.

IT IS, THEREFORE, NOW AGREED by and between the parties as follows:

1. The Commissioner has jurisdiction over the subject matter of and the parties to this Agreed Entry.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives her right to a public hearing.
4. Respondent voluntarily and freely waives her right to petition for judicial review of this agreement and the Commissioner's Final Order.

5. Respondent shall immediately cease and desist from using unlicensed individuals to solicit insurance business in Indiana.
6. Respondent shall pay a civil penalty in the amount of three thousand dollars (\$3,000), payable in six monthly payments of five hundred dollars (\$500.00), the first of which is due within 30 days of the Commissioner's Final Order in this matter. Subsequent payments are due every thirty (30) days thereafter until the amount is paid in full. Payments are to be made payable to the Indiana Department of Insurance, and mailed to Senior Investigator Ronda Ankney, Indiana Department of Insurance, 311 W. Washington Street, Suite 103, Indianapolis, IN 46204.
7. The Department agrees to accept Respondent's compliance with the terms of this agreement as full resolution of this matter.
8. Should this Agreed Entry not be accepted by the Commissioner, it is agreed that presentation to and consideration of this Agreed Entry by the Commissioner shall not unfairly or illegally prejudice the Commissioner from further participation in or resolution of these proceedings.
9. Respondent has carefully read and examined this agreement and fully understands its terms.

7-6-15
Date Signed



Joshua D. Harrison, Attorney for the
Indiana Department of Insurance,
Enforcement Division

6/25/15
Date Signed

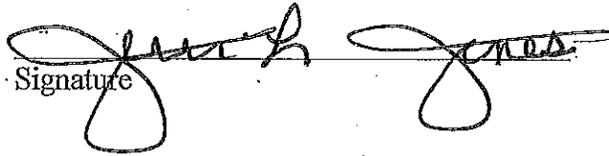


Nicole Fields, Respondent

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

Before me a Notary Public for MARION County, State of Indiana, personally appeared Nicole Fields being first duly sworn by me upon her oath, says that the facts alleged in the foregoing instrument are true.

Signed and sealed this 25 day of JUNE, 20 15


Signature

Jerri L. JONES
Printed

My Commission expires: 8-1-2016

County of Residence: MARION

