

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 7643-AG08-1230-301

IN THE MATTER OF:)

Kimberly Garmon)
3962 Reliant Circle)
Owensboro, KY 42301)

Producer License No.: 482583)

Type of Action: Enforcement)

FILED

JAN 29 2009

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER AND APPROVAL

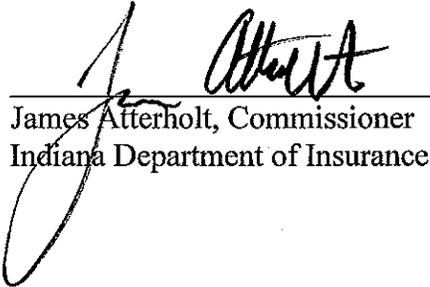
The Indiana Department of Insurance (“Department”) and Kimberly Garmon (“Respondent”), licensed non-resident Indiana insurance producer, signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Respondent’s license, and which has been submitted to 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, ADJUDGED AND DECREED by the Commissioner of Insurance:

1. Respondent's Indiana non-resident insurance producer license 482583 is immediately and permanently revoked.

ALL OF WHICH IS ORDERED this 29 day of January, 2009.



James Atterholt, Commissioner
Indiana Department of Insurance

Distribution:

Nikolas P. Mann
INDIANA DEPARTMENT OF INSURANCE
311 West Washington Street, Suite 300
Indianapolis, Indiana 46204-2787

Wallace N. Rogers, Attorney
KRUGER & SCHWARTZ
6040 Duchman's Lane
Louisville, KY 40250

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 7643-AG08-1230-301

IN THE MATTER OF:)
)
Kimberly Garmon)
3962 Reliant Circle)
Owensboro, KY 42301)
Producer License No.: 482583)
)
Type of Action: Enforcement)

FILED

JAN 29 2009

STATE OF INDIANA
DEPT. OF INSURANCE

AGREED ENTRY

This Agreed Entry is entered into by Nikolas P. Mann, attorney for and on behalf of the State of Indiana, Department of Insurance ("Department"), and Kimberly Garmon ("Respondent"), an Indiana licensed non-resident insurance producer holding license number 482583, to resolve all matters in the administrative action commenced by the Department. This Agreed Entry is subject to the review and approval of James Atterholt, Commissioner for the Indiana Department of Insurance.

WHEREAS, Respondent Kimberly Garmon is a licensed non-resident insurance producer in the State of Indiana, holding license number 482583; and,

WHEREAS, the Department received notice from American Family Life Assurance Company of Columbus ("Aflac") that Respondent was terminated for cause (Exhibit A, attached hereto). Aflac stated Respondent had "created bogus business"; and,

WHEREAS, the Department and Respondent desire to resolve their differences and settle the issues without the necessity of a hearing;

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

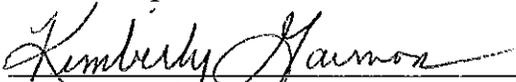
1. The Commissioner has jurisdiction over the subject matter and the Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties. Respondent voluntarily and freely waives her right to a public hearing on this matter.
3. Respondent voluntarily and freely waives her right to petition for judicial review of this agreement and the Commissioner's Final Order.
4. Respondent agrees to the permanent revocation of her Indiana non-resident insurance producer license number 482583.
5. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full resolution of this matter.
6. Respondent is aware that failure to comply with any terms of this agreement will result in the matter being set for hearing.
7. Respondent has carefully read this agreement and fully understands and accepts its terms.
8. Respondent has been represented by counsel throughout this matter.

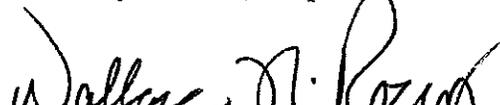
1/23/09
Date Signed

1-20-09
Date Signed

1-20-09
Date Signed


Nikolas P. Mann, Chief of Investigations
Indiana Department of Insurance


Kimberly Garmon, Respondent


Wallace N. Rogers, Counsel for Respondent

STATE OF KENTUCKY)
COUNTY OF JEFFERSON) SS:

Before me a Notary Public for JEFFERSON County, State of KENTUCKY,
personally appeared Kimberly Garmon and being first duly sworn by me upon her oath, states that
the facts alleged in the foregoing instrument are true. Signed and sealed this 20 day
of JAN 2009.

Wallace N. Rogoff
Notary Signature

WALLACE N. ROGOFF
Notary Name Printed

My Commission expires: 10-22-2011

County of Residence: JEFFERSON

Return original NOTARIZED document to:

INDIANA DEPARTMENT OF INSURANCE
Enforcement Division
Suite 300
311 West Washington Street
Indianapolis, IN 46204-2787
317/233-4243 - telephone
317/232-5251 - facsimile