

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 9811-AG11-0127-015

Ryan R. Becker, )  
Agent / Respondent )  
 )  
6928 Cherbourg Drive )  
Ft. Wayne, Indiana 46835 )  
 )  
Type of Agency Action: Enforcement )  
 )  
 )  
Indiana Insurance License No.: 594687 )

**FILED**

FEB 14 2011

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER AND APPROVAL**

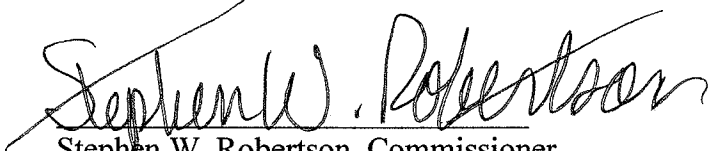
The Indiana Department of Insurance (“Department”) and Ryan R. Becker, (“Respondent”), signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Respondent’s license, and which has been submitted to the Commissioner of Insurance (the “Commissioner”) 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. Respondent intentionally misrepresented the terms of an actual or proposed insurance contract or application for insurance.
2. Respondent admitted to having committed and was found to have committed fraud in the business of insurance.
3. Respondent used fraudulent and dishonest practices, demonstrating untrustworthiness in the conduct of business in Indiana.
4. Respondent's active Indiana resident producer license number 594687, is Permanently Revoked.

ALL OF WHICH IS ORDERED this 14<sup>th</sup> day of February 2011.

  
Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution:

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

Ryan R. Becker  
6928 Cherbourg Drive  
Ft. Wayne, Indiana 46835

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STATE OF INDIANA  
DEPT. OF INSURANCE

Indiana Insurance License No.: 594687

**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 Ryan R. Becker (“Respondent”), a licensed Indiana resident insurance producer holding license number 594687, to resolve all matters under Cause Number 9811-AG11-0127-015. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner, Indiana Department of Insurance.

WHEREAS, Respondent is a licensed resident insurance producer in the State of Indiana; and

WHEREAS, on or about October 14, 2010, a formal notice of cancelation of contract for cause was received by the Department from Keisha Weeks, the Market Conduct/Regulatory Compliance Director for AFLAC Insurance Company, alleging that Respondent placed ineligibles on accounts and facilitated policyholder claim fraud; and

WHEREAS, on or about October 25, 2010, a Report of Investigation was received by the Department from AFLAC Investigator Raul A. Mayoral, alleging that Respondent

knowingly submitted applications for Mr. Willis Hicks, listing him as a driver for Becker Associates, knowing that was not true. On September 4, 2010, Respondent admitted, in a recorded statement to AFLAC officials, that policyholder Willis Hicks did not work for him. Respondent also signed the disability claims forms for policyholder Willis Hicks, as his employer. Investigator Mayoral also alleged that Respondent altered a treatment date on a claim form for August Paul; and


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

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


1. The Commissioner has jurisdiction over the subject matter and Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives his right to a public hearing on the issues in this action.
4. On January 26, 2011, Respondent admitted to Department Investigator Mike Herndon that AFLAC's allegations were true.
5. Respondent intentionally misrepresented the terms of an actual or proposed insurance contract or applications for insurance.
6. Respondent admitted to having committed fraud in the business of insurance.
7. Respondent used fraudulent and dishonest practices, demonstrating untrustworthiness in the conduct of business in Indiana.
8. Respondent agrees to the permanent revocation of his Indiana resident insurance producer license, number 594687.

9. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full resolution of this matter.
10. 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.
11. Respondent has carefully read this agreement and fully understands and accepts its terms.

2/7/11  
Date Signed

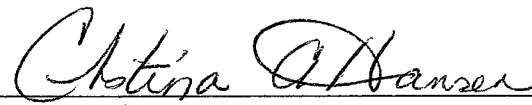
  
Nikolas P. Mann, Attorney  
Indiana Department of Insurance

2-5-2011  
Date Signed

  
Ryan R. Becker, Respondent

STATE OF INDIANA )  
 ) SS:  
COUNTY OF Allen )

Before me a Notary Public for Allen County, State of Indiana, personally appeared Ryan R. Becker and being first duly sworn by me upon his oath, states that the facts alleged in the foregoing instrument are true. Signed and sealed this 5 day of February, 2011.

  
Notary Signature

Christina A Hansen  
Notary Name Printed

My Commission expires: 12.21.2016

County of Residence: Allen

INDIANA DEPARTMENT OF INSURANCE  
Enforcement Division  
311 West Washington Street, Suite 300  
Indianapolis, IN 46204-2787  
317/234-5888 - telephone  
317/234-2103 - facsimile