

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO.: 16394-AG17-0816-161

IN THE MATTER OF: )

Lauren M. Gerlach )  
Respondent )

6002 Haverford Avenue )  
Indianapolis, IN 46220 )

License Number: 876266 )

Type of Action: Enforcement )

**FILED**

AUG 18 2017

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINDINGS OF FACT, CONCLUSIONS OF LAW,  
AND EMERGENCY ORDER**

The Commissioner of the Indiana Department of Insurance (“Commissioner”), being duly advised, now issues the following Findings of Fact, Conclusions of Law, and Emergency Order:

**FINDINGS OF FACT**

1. Lauren M. Gerlach (“Respondent”) is a licensed resident insurance producer, holding license number 876266.

2. Evidence has been submitted to the Enforcement Division demonstrating that Respondent submitted fictitious applications to Assurant Solutions with the purpose to obtain pre-Planned Funeral Arrangements policies. SCI Management/SCI Indiana Funeral Services (“SCP”), INC/SCI Shared Resources investigators discovered Respondent filed ninety-four (94) fictitious insurance applications between 2016 and 2017.

3. SCI investigators, during their investigations, discovered Respondent used a combination of non-existent and real persons who were not aware of Respondent using their

information. The consumers did not have knowledge of the applications filed on their behalf by Respondent.

4. Respondent received a total of \$34,515.77 in commissions on these applications. SCI did not collect premiums for any of the ninety-four (94) fictitious applications submitted by Respondent.

### CONCLUSIONS OF LAW

5. Under Ind. Code § 27-1-15.6-12(b)(8), the Commissioner may suspend a producer's license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.

6. Additionally, under Ind. Code § 27-1-15.6-12(b)(10), the Commissioner may suspend a producer's license for forging another's name to an application for insurance or to any document related to an insurance transaction.

7. Respondent, as alleged, submitted a total of ninety-four (94) fictitious applications without the knowledge of the consumers. Respondent received a total of \$34,515.77 in commissions from the submitted fictitious applications.

8. Based on the serious financial risk to Indiana consumers, an emergency exists such that an emergency order is appropriate under Ind. Code § 4-21.5-4-1.

9. This Emergency Order is issued pursuant to Ind. Code § 4-21.5-4-2(a)(1).

10. Conclusions of Law that are properly stated as Findings of Fact are incorporated herein.

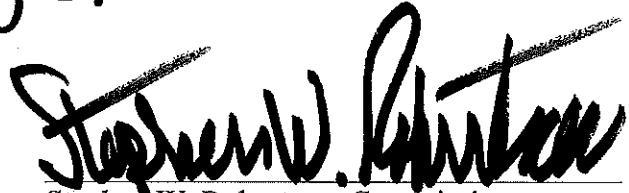
**ORDER**

With the Findings of Fact and Conclusions of Law as stated above, the Commissioner now orders:

1. Lauren Gerlach's insurance producer license is hereby immediately suspended for ninety (90) days.

Under Ind. Code § 4-21.5-4-3, this Emergency Order is effective when issued. **Respondent has the right to request a hearing on this Emergency Order by filing a request for a hearing with the Department**, and if requested, an evidentiary hearing will be set on the matter as soon as practicable.

SO ORDERED this 18 day of August, 2017.



Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution to:

Lauren M. Gerlach  
6002 Haverford Avenue  
Indianapolis, IN 46220

Corey Johnson, Investigator  
Indiana Department of Insurance  
311 West Washington St., Suite 103  
Indianapolis, IN 46204-2787

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 16394-AG17-0816-161

IN THE MATTER OF: )  
 )  
Lauren M. Gerlach )  
6002 Haverford Avenue )  
Indianapolis, IN 46220 )  
 )  
License Number: 876266 )  
 )  
Respondent )  
 )  
Type of Agency Action: Enforcement )

**FILED**

NOV 22 2017

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 Claire Szpara, and Lauren Gerlach ("Respondent"), a resident insurance producer licensed to do business in Indiana, to resolve all issues in the above captioned matter. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner for the Indiana Department of Insurance ("Commissioner").

WHEREAS, Respondent is a licensed Indiana resident insurance producer, holding license number 876266;

WHEREAS, Respondent was employed by SCI Management/SCI Indiana Funeral Services ("SCI"), a licensed non-resident independent insurance agency;

WHEREAS,- on August 11, 2017, evidence was submitted to the Enforcement Division demonstrating that Respondent submitted fictitious applications to Assurant Solutions with the purpose to obtain pre-planned Funeral Arrangements policies. SCI INC/SCI Shared Resources

investigators discovered Respondent filed ninety-four (94) fictitious insurance applications between 2016 and 2017;:-

WHEREAS, -SCI Investigators-, during their investigations, discovered Respondent used a combination of non-existent and real persons who were not aware of Respondent using their information. The consumers did not have knowledge of the applications filed on their behalf by Respondent;:-

WHEREAS, —Respondent received a total of \$34,515.77 in commissions on these applications;

WHEREAS, -On August 16, 2017, Respondent was arrested on a felony warrant by the Indiana Metropolitan Police Department under 49G15-1708-F6-029242;:-

WHEREAS, -On August 18, 2017, Respondent's Indiana producer license was placed on emergency suspension for ninety (90) days per Commissioner's Order;

WHEREAS, Indiana Code § 27-1-15.6-12(b)(8) states the Commissioner may permanently revoke a producer's license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere;

WHEREAS, Respondent has been advised of her right to an administrative hearing before a Department administrative law judge;

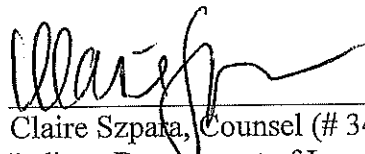
WHEREAS, the Department and Respondent (collectively, the "Parties") desire to resolve their differences and settle the issues without the necessity of an administrative hearing.

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

1. The Commissioner has jurisdiction over the subject matter and the Parties in 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 on this matter.
4. Respondent voluntarily and freely waives her right to judicial review of this matter.
5. Respondent agrees to a permanent revocation of her Indiana producer's license immediately effective after the Commissioner's signature adopting this Agreed Entry.
6. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry herein as full satisfaction of this matter.
7. Respondent has carefully read and examined this Agreed Entry and fully understands its terms.
8. Respondent has entered into this Agreed Entry freely, and has not been subject to duress, threat or undue influence.
9. 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.
10. Respondent is aware that failure to comply with any term of this agreement will result in the matter being set for hearing.

11.6.17  
Date Signed

  
\_\_\_\_\_  
Claire Szpara, Counsel (# 34219-64)  
Indiana Department of Insurance

10/31/2017  
Date Signed

  
\_\_\_\_\_  
Lauren M. Gerlach, Respondent

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

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

Signed and sealed this 31<sup>st</sup> day of October, 2017.



Linda L. Dungan  
Notary Public-Indiana  
County of Marion  
My Comm. Expires Jan. 26, 2019

Lauren Gerlach  
Signature

LAUREN GERLACH  
Printed

My Commission expires: January 26, 2019

County of Residence: Marion

**Return executed originals to:**  
INDIANA DEPARTMENT OF INSURANCE  
Enforcement Division, Suite 103  
311 West Washington Street  
Indianapolis, IN 46204-2787  
317/233-4243 - telephone  
317/232-5251 - facsimile

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 16394-AG17-0816-161

IN THE MATTER OF: )  
 )  
Lauren M Gerlach )  
6002 Haverford Avenue )  
Indianapolis, IN 46220 )  
 )  
License Number: 876266 )  
 )  
Respondent )  
 )  
Type of Agency Action: Enforcement )

**FILED**  
NOV 22 2017  
STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**

The Indiana Department of Insurance (“Department”), by its counsel, Claire Szpara, and Lauren Gerlach (“Respondent”), a resident insurance producer licensed to do business in Indiana, 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 (“Commissioner”) for approval.

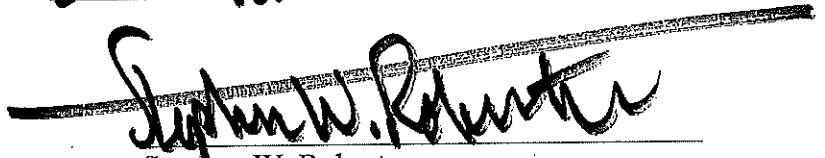
The Commissioner, after reviewing the Agreed Entry, which results in a permanent revocation of Respondent’s insurance producer license for submitting fictitious applications to receive commissions, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable 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 as follows:

1. Respondent's Indiana producer license # 876266 shall be permanently revoked immediately after the signing of this Final Order.

ALL OF WHICH IS ORDERED this 22 day of November 2017.

A handwritten signature in black ink, reading "Stephen W. Robertson", is written over a horizontal line. The signature is cursive and somewhat stylized.

Stephen W. Robertson,  
Commissioner  
Indiana Department of Insurance

Distribution:

Corey Johnson, Investigator  
**INDIANA DEPARTMENT OF INSURANCE**  
311 West Washington Street, Suite 103  
Indianapolis, Indiana 46204-2787

Lauren M. Gerlach  
6002 Haverford Ave.  
Indianapolis, IN 46220