

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 17122-AG18-0622-106

IN THE MATTER OF:)
)
Andrew S. Covell)
3980 Rodgers Rd)
Geneva, OH 44041)
Respondent.)
Type of Agency Action: Enforcement)
License No.: 3218121)

FILED

SEP 27 2018

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Enforcement Division of the Indiana Department of Insurance (“Department”), by counsel, Erica J. Dobbs, and Andrew S. Covell (“Respondent”), a licensed nonresident insurance producer, signed an Agreed Entry which purports to resolve all issues involved in the above-captioned cause number, and which has been submitted to the Commissioner of the Indiana Department of Insurance (“Commissioner”) for approval.

The Commissioner, after reviewing the Agreed Entry, which suspends Respondent’s producer’s license for a period of one (1) year and imposes a civil penalty of five hundred dollars (\$500) for submitting an application for insurance containing false information to an insurance company, 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, attached, 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 nonresident producer's license shall be suspended for a period of one (1) year beginning upon execution of this Final Order. During the suspension period, any violations of Title 27 of the Indiana Code will result in the Department seeking immediate revocation of the Respondent's license.
2. Respondent shall pay civil penalty of Five Hundred Dollars (\$500) to the Department within thirty (30) days after the date of this Final Order.

ALL OF WHICH IS ORDERED this 27 day of September 2018.


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Erica J. Dobbs, Attorney
ATTN: Calla Dain, Insurance Investigator
Indiana Department of Insurance
311 West Washington St, Suite 103
Indianapolis, Indiana 46204-2787

Andrew S. Covell
3980 Rodgers Rd
Geneva, OH 44041

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AGREED ENTRY

This Agreed Entry is executed by and between the Enforcement Division of the Indiana Department of Insurance (“Department”), by counsel, Erica J. Dobbs, and Andrew S. Covell (“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 licensed nonresident insurance producer, holding license number 3218121 since February 1, 2017;

WHEREAS, on or about April 06, 2018 the Department received a complaint from an Indiana consumer (“Complainant”) alleging Respondent submitted their application to an insurance company with false information, specifically said application failed to disclose Complainant’s medical issues and prescription information;

WHEREAS, Respondent was aware of Complainant’s medical history;

WHEREAS, Respondent’s conduct is in violation of Indiana Code § 27-1-15.6-12(b)(8), which states, in part, that the Commissioner may suspend an insurance producer’s license and levy

a civil penalty against an insurance producer for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere; 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 and the Parties to this Agreed Entry.
2. This Agreed Entry is executed voluntarily by the Parties.
3. Respondent voluntarily and freely waives the right to a public hearing on the issues in this matter.
4. Respondent voluntarily and freely waives the right to judicial review of this matter.
5. Respondent agrees to a one (1) year suspension of his nonresident producer license during which time any violations of Title 27 of the Indiana Code will result in the Department seeking immediate revocation of Respondent's license.
6. The one (1) year suspension period shall begin upon the date of entry of the Final Order in this matter.
7. Respondent shall pay a civil penalty of Five Hundred Dollars (\$500) to the Department within thirty (30) days after the Commissioner signs the Final Order adopting this Agreed Entry.

8. The Department agrees to accept Respondent's compliance with this agreement as full satisfaction of this matter.
9. Respondent has carefully read and examined this agreement and fully understands its terms.
10. Respondent has entered into this agreement freely, and has not been subject to duress, threat or undue influence.
11. 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.
12. Respondent is aware that failure to comply with any of the terms of this agreement will result in the matter being set for a hearing.

9/26/18
Date Signed


Erica J. Dobbs, Attorney #30588-49
Indiana Department of Insurance

08/31/2018
Date Signed


Andrew S. Covell, Respondent

Oklahoma
STATE OF ~~OHIO~~)
) SS:
COUNTY OF Oklahoma)

Before me a Notary Public for Oklahoma County, State of ~~Ohio~~ Oklahoma
personally appeared Andrew S. Covell, and being first duly sworn by me upon his oath, says that
the facts alleged in the foregoing instrument are true.

Signed and sealed this 31 day of Aug, 2018.

Michelle Lucas
Signature

Michelle Lucas
Printed

My Commission expires: 8-7-2021

County of Residence: _____

