

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 16526-AG19-0722-094

IN THE MATTER OF:

Karen Surface  
1040 E. Sunset Drive,  
Brownstown, IN 47220

License Number: 3229810

Respondent.

Type of Agency Action: Enforcement

**FILED**

SEP 19 2019

STATE OF INDIANA  
DEPT. OF INSURANCE

**ADMINISTRATIVE ORDER**  
**NOTICE OF NONRENEWAL OF LICENSE**

The Indiana Department of Insurance (“Department”), pursuant to the Indiana Administrative Orders and Procedures Act, Indiana Code § 4-21.5-1 *et seq.*, and Indiana Code § 27-1-28-18, hereby gives notice to Karen Surface (“Respondent”) of the following Administrative Order:

1. Respondent is a licensed resident insurance producer holding license number 3229810 (“Respondent’s license”) since March 28, 2017.
2. Respondent’s license will expire on September 30, 2019.
3. On October 2, 2017, a complaint was filed with the Department alleging, in part, that Respondent had forged Liza Mellencamp’s (“Complainant”) signature to a financial form.
4. Complainant stated she was advised by United Health Care (“UHC”) that a commission assignment form for UHC commissions earned by Complainant while in the employ

of Surface Financial Group (“Group”) ordered Complainant’s UHC commissions payable to the Group.

5. Complainant stated she did not sign the UHC commission assignment form.

6. Respondent is also an employee of the Group, responsible for various administrative aspects of the business.

7. In a letter to the Department dated October 26, 2017, Respondent admitted signing the Complainant’s name to the UHC commission assignment form.

8. Indiana Code § 27-1-15.6-12(b)(7), states, in part, that the Commissioner may refuse to renew an insurance producer’s license for admitting to having committed any unfair trade practice or fraud in the business of insurance.

9. Indiana Code § 27-1-15.6-12(b)(8), states, in part, that the Commissioner may refuse to renew an insurance 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.

10. Indiana Code § 27-1-15.6-12(b)(10), states, in part, that the Commissioner may refuse to renew an insurance producer’s license for forging another’s name to an application for insurance or to any document related to an insurance transaction.

11. Indiana Code § 27-1-15.6-12(d) requires the Commissioner to notify a licensee of the reason for the nonrenewal of his license. This Order serves as that notice.

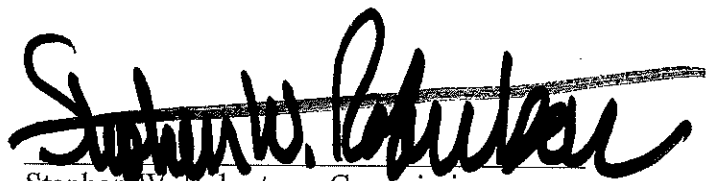
12. The Commissioner further notifies Respondent that, pursuant to Indiana Code § 27-1-15.6-12(d), Respondent may, within sixty-three (63) days of the mailing of this Order, make a written demand upon the Commissioner for a hearing to determine the reasonableness of this

action. Such a hearing shall be held within thirty (30) days from the date of receipt of Respondent's written demand.

WHEREFORE, based on the foregoing, the Commissioner of Insurance hereby notifies Respondent that **Respondent's license shall not be renewed** for having forged another producer's name on a commission assignment form.

9-19-2019

Date Signed



Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution List:

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