

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 18858-AG19-1210-197

IN THE MATTER OF:)

Steve M. Pandora)
3625 Pelican Blvd.,)
Cape Coral, FL 33914-5830)

Respondent.)

License Number: 3463098)

Type of Agency Action: Enforcement)

FILED

MAR 17 2020

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Enforcement Division of the Indiana Department of Insurance (“Department”), by counsel, Victoria Hastings, and Steve M. Pandora (“Respondent”), a licensed nonresident 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.

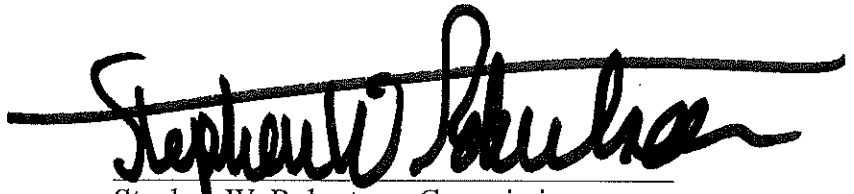
The Commissioner, after reviewing the Agreed Entry, which accepts Respondent’s surrender of his nonresident producer license and agreement not to reapply for licensure for twelve (12) months for having used fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business, 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 resolution of this matter.

IT IS THEREFORE ORDERED by the Commissioner of Insurance:

1. Respondent's surrender of his nonresident producer license number 3463098 is accepted, effective the date of this Final Order.
2. Respondent shall not reapply for licensure for twelve (12) months from the date of this Final Order.

3-17-2020

Date Signed

A handwritten signature in black ink, appearing to read "Stephen W. Robertson", written over a horizontal line.

Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Victoria Hastings, Attorney
ATTN: Dennis Wood, Supervising Investigator
Indiana Department of Insurance
311 West Washington Street, Suite 103
Indianapolis, Indiana 46204-2787

Steve M. Pandora
3625 Pelican Blvd.,
Cape Coral, FL 33914-5830

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BEFORE THE INDIANA
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IN THE MATTER OF:)

Steve M. Pandora)
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MAR 17 2020

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, Victoria Hastings, and Steven M. Pandora ("Respondent"), a nonresident 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 nonresident insurance producer since August 9, 2019, holding license number 3463098;

WHEREAS, on or about October 31, 2019, a client contacted Respondent concerning medical insurance. The client advised Respondent that she had preexistent condition with cancer and would require ongoing treatment for the condition;

WHEREAS, Respondent enrolled the client in a short term policy with a preexistent condition exclusion, answering "No" on the policy application concerning preexistent treatment for sundry medical conditions, one of which was cancer;

WHEREAS, after premium was paid, Respondent's client reviewed the policy on line and noticed the preexistent condition question had been answered "No," and pointed this fact out to Respondent;

WHEREAS, this policy was cancelled, and Respondent placed the coverage with another carrier that purportedly did not have a "look back" period for preexistent conditions;

WHEREAS, the client once again informed Respondent that the second policy also included a preexistent condition exclusion, and subsequently, the second policy was cancelled;

WHEREAS, the client was able to recoup all premium paid and obtain coverage through another producer;

WHEREAS, Indiana Code § 27-1-15.6-12(b)(8) states, in part, that the Commissioner may reprimand, levy a civil penalty, place an insurance producer on probation, suspend an insurance producer's license, revoke an insurance producer's license for a period of years, or permanently revoke an insurance producer's license, or refuse to issue or renew an insurance producer license 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 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 to this Agreed Entry.

2. In order to avoid formal litigation in this matter, Respondent has determined that it is in his best interests to enter into this Agreed Entry. As such, Respondent acknowledges that he executes this Agreed Entry with full realization of its contents and effects.
3. This Agreed Entry is executed knowingly, voluntarily, and freely by the Parties. The Parties agree that the terms of this Agreed Entry constitute final resolution of this matter.
4. Respondent knowingly, voluntarily and freely waives the right to a public hearing on this matter, including the right to appear in person before the Commissioner, present evidence, cross-examine witnesses, and present arguments.
5. Respondent knowingly, voluntarily and freely waives the right to judicial review of this matter or otherwise appeal or challenge the validity of this Agreed Entry.
6. Respondent knowingly, voluntarily, and freely waives, releases, and forever discharges all claims or challenges, known or unknown, against the Department, its Commissioner, employees, agents, and representatives, in their individual and official capacities, that arise out of or are related to the Agreed Entry or Final Order, including but not limited to any act or omission as part of the underlying audit, investigation, negotiation, or approval process.
7. Respondent agrees to surrender his Indiana nonresident producer's license number 3463098, and all authority Respondent has to conduct insurance business in the state of Indiana, effective immediately upon the date the Commissioner executes the Final Order adopting this Agreed Entry.

8. Respondent shall not reapply for licensure for twelve (12) months from the date of the Commissioner executes the Final Order adopting this Agreed Entry.
9. Respondent has carefully read and examined this Agreed Entry and fully understands its terms.
10. Respondent has had the opportunity to have this Agreed Entry reviewed by legal counsel of his choosing, at his own expense, and is aware of the benefits gained and obligations incurred by the execution of this Agreed Entry. Respondent understands and agrees that the Department cannot give him legal advice.
11. Respondent has entered into this Agreed Entry knowingly, voluntarily, and freely, and has not been subject to duress, coercion, threat, or undue influence.
12. This Agreed Entry constitutes the entire agreement between the Parties, and no other promises or agreements, express or implied, have been made by the Department or by any employee, director, agent or other representative thereof to induce Respondent to enter this Agreed Entry.
13. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full satisfaction of this matter, and warrants and represents that so long as Respondent complies with the terms of this Agreed Entry, the Department will not bring any further action against Respondent based on the facts that gave rise to this Agreed Entry.
14. In the event the Department finds there has been a breach of any of the provisions of this Agreed Entry, the Department may reopen this matter and pursue alternative action pursuant to Indiana Code § 27-1-15.6-12.

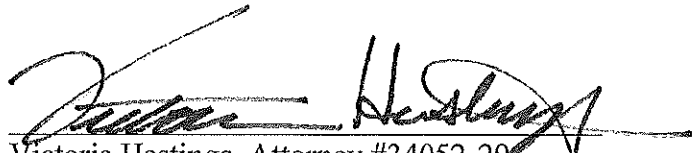
15. Respondent waives any applicable statute of limitations for purposes of any enforcement of the terms and conditions of this Agreed Entry.
16. Respondent acknowledges that this Agreed Entry may be admitted into evidence in any judicial or administrative proceeding against Respondent to enforce the terms and conditions contained herein.
17. Respondent understands that this Agreed Entry resolves only the matter pending with the Department and does not affect any criminal prosecution or civil litigation that may be pending or hereinafter commence against Respondent.
18. This Agreed Entry does not in any way affect the Department's authority in future audits, investigations, examinations, negotiations, or other complaints involving Respondent.
19. It is expressly understood that this Agreed Entry is subject to the Commissioner's acceptance and has no force or effect until such acceptance is evidenced by the entry of a Final Order by the Commissioner.
20. 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 or Respondent from further participation in or resolution of these proceedings.
21. If this Agreed Entry is accepted by the Commissioner, it will become part of Respondent's permanent record and may be considered in future actions brought by the Department or any other regulator against Respondent. It is further understood that, if accepted by the Commissioner, this Agreed Entry and resulting Final Order are public records pursuant to Indiana Code § 4-21.5-3-32 that may

not be sealed or otherwise withheld from the public, and may be reported to the National Association of Insurance Commissioners and published on the Department's website as required.

22. Respondent acknowledges that this is an Administrative Action he may be required to report to other jurisdictions in which he is licensed and on future licensing applications.

3/6/2020

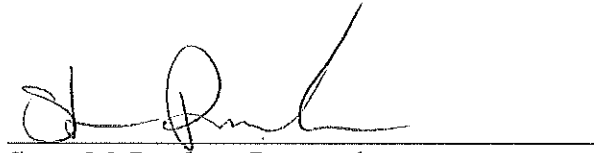
Date Signed



Victoria Hastings, Attorney #34052-29
Indiana Department of Insurance

3/3/2020

Date Signed



Steve M. Pandora, Respondent

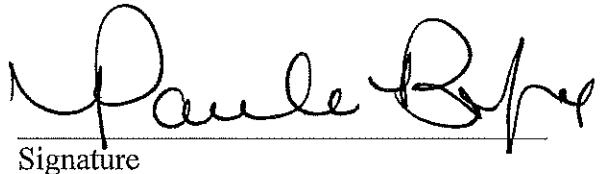
03/18/2020

STATE OF FLORIDA)
) SS:
COUNTY OF Lee)

NOTARY PUBLIC
STATE OF FLORIDA

Before me a Notary Public for Lee County, State of Florida,
personally appeared Steve M. Pandora, 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 3rd day of March, 2020.



Signature

Pamela Belford

Printed

My Commission expires: May 18, 2023

County of Residence: Lee



Pamela Belford
State of Florida
My Commission Expires 05/18/2023
Commission No. GG 325761

Return executed originals to:
INDIANA DEPARTMENT OF INSURANCE
Enforcement Division, Suite 103
311 West Washington Street
Indianapolis, IN 46204-2787
317/234-5885 - telephone
317/234-2103- facsimile