

STATE OF INDIANA)
) SS:
 COUNTY OF MARION)
 IN THE MATTER OF:)
)
 Fred Harvey)
 3901 W. 86th, Ste. 220,)
 Indianapolis, IN 46228)
)
 Respondent.)
)
 Type of Agency Action: Enforcement)
)
 License Number: 3119646)

BEFORE THE INDIANA
 COMMISSIONER OF INSURANCE
 CAUSE NO: 19226-AD20-0528-190

FILED
JUL 23 2020
 STATE OF INDIANA
 DEPT. OF INSURANCE

**ADMINISTRATIVE ORDER AND
 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 § 27-1-15.6-12, hereby gives notice to Fred Harvey (“Respondent”) of the following Administrative Order:

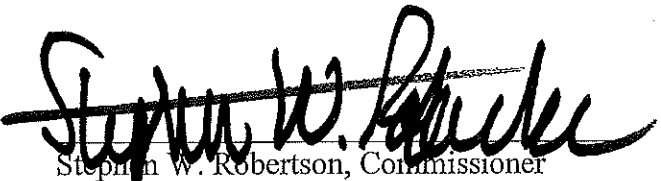
1. Respondent is a licensed resident insurance producer holding license number 3119646 (“Respondent’s license”) since November 4, 2015.
2. Respondent’s license expired on June 4, 2020.
3. On or around March 3, 2020, the Department received a complaint from State Auto Insurance Company, stating Respondent allegedly failed to return over one hundred and eighty three thousand dollars (\$183,000) in premiums payments to them for fourteen (14) different policies.
4. On or around May 12, 2020, the Department received notification from Erie Insurance in a separate incident involving Respondent. Erie Insurance suspended binding authority to

Respondent effective August 19, 2019. The binding authority was to be terminated effective February 21, 2020. The termination was due to Respondent allegedly not remitting premiums paid to him, to Erie or Shield Insurance for the payment of the client's policies.

5. Indiana Code § 27-1-15.6-12(b)(4) states the Commissioner may refuse to renew an insurance producer license for improperly withholding, misappropriating, or converting any monies or properties received in the course of doing insurance business.
6. Indiana Code § 27-1-15.6-12(b)(8) states the Commissioner may refuse to 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.
7. Indiana Code § 27-1-15.6-12(d) provides that when the Commissioner refuses to renew a license, the Commissioner shall notify the Respondent, in writing, of the reasons for the nonrenewal. This Order serves as that notice.
8. 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** due to Respondent's termination for cause for alleged theft of an insurance premium.

7-23-2020
Date Signed


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

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