

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 19992-AD20-1118-151

IN THE MATTER OF:)
)
Sonja Heard)
12543 Hwy 41 South)
Pontotoc, MS 38863)
)
Respondent.)
)
Type of Agency Action: Enforcement)
)
License Number: 3445458)

FILED
FEB 18 2021
STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER


The Enforcement Division of the Indiana Department of Insurance (“Department”), by counsel, Victoria Hastings, and Sonja Heard (“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 permanently revokes Respondent’s nonresident producer’s license due to her submission of applications for insurance without policyholder consent and forgery, 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 nonresident producer license number 3445458 shall be permanently revoked, along with all authority Respondent has to conduct insurance business in the state of Indiana, effective the date of this Final Order.
2. Respondent shall not reapply for licensure.

2-18-2021
Date Signed


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Victoria Hastings Attorney
ATTN: Phil Holleman, Senior Investigator
Indiana Department of Insurance
311 West Washington St, Suite 103
Indianapolis, Indiana 46204-2787

Sonja Heard
12543 Hwy 41 South
Pontotoc, MS 38863

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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 Sonja Heard ("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 3445458 since June 6, 2019;

WHEREAS, on or about November 3, 2020 the Department received notification from Humana Insurance Company ("Humana") of Respondent's termination for cause;

WHEREAS, Humana conducted an investigation into Respondent's conduct, and according to the Special Investigations Unit Review Summary, Respondent forged policyholder signatures and submitted applications to an insurance company without policyholder consent;

WHEREAS, according to the Special Investigations Unit Review Summary, Respondent submitted forged digital signatures on thirty-seven (37) member's electronic applications in

Humana's enrollment systems, and were represented to be the authentic signatures. Respondent's actions caused the submission of fraudulent applications and members' enrollment without their knowledge, consent, or authorization.

WHEREAS, Respondent confessed to the fraudulent enrollment of all thirty-seven (37) members she submitted to Humana;

WHEREAS, Indiana Code § 27-1-15.6-12(b)(10) states, in part, that the Commissioner may permanently revoke a producer's license for forging another's name to an application for insurance or to any document related to an insurance transaction;

WHEREAS, Indiana Code § 27-1-15.6-12(b)(7) states, in part, that the Commissioner may permanently revoke a producer's license for admitting to having committed or being found to have committed any unfair trade practice or fraud in the business of insurance;

WHEREAS, Indiana Code § 27-1-15.6-12(b)(8) states, in part, that 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; 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. In order to avoid formal litigation in this matter, Respondent has determined that it is in her best interests to enter into this Agreed Entry. As such,

Respondent acknowledges that she 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's nonresident producer's license #3445458, shall be permanently revoked, along with all authority Respondent has to conduct insurance business in the state of Indiana, effective the date the Commissioner signs the Final Order adopting this Agreed Entry.
8. Respondent shall not reapply for licensure.

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 her choosing, at her 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 her 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.

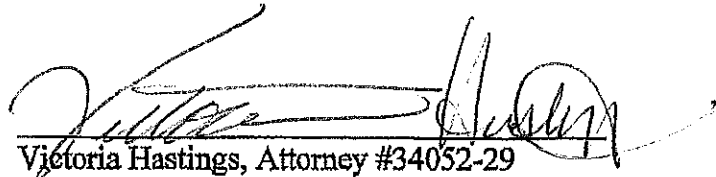
16. Respondent acknowledges that this Agreed Entry may be admitted into evidence in any judicial or administrative proceeding against Respondent to enforce the terms and conditions contained herein.
17. Respondent understands that this Agreed Entry resolves only the matter pending with the Department 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 she may be required to report to other jurisdictions in which she is licensed and on future licensing applications.

2/11/2021

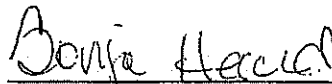
Date Signed



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

02/09/2021

Date Signed



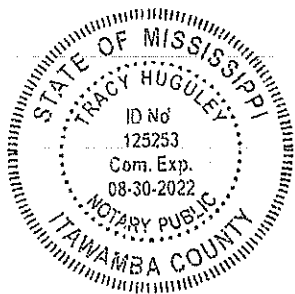
Sonja Heard, Respondent

2/9/2021

STATE OF MISSISSIPPI)
) SS:
COUNTY OF Lee)

Before me a Notary Public for Lee County, State of Mississippi,
personally appeared Sonja Heard, and being first duly sworn by me upon her oath, says that the
facts alleged in the foregoing instrument are true.

Signed and sealed this 9th day of Feb, 2021.



Tracy Huguley
Signature

TRACY HUGULEY
Printed

My Commission expires: 8.30.22

County of Residence: Lee