

STATE OF INDIANA )  
 ) SS:  
 COUNTY OF MARION )  
 IN THE MATTER OF: )  
 )  
 Frances Heffington )  
 1915 S. Kissengen Ave )  
 Bartow, FL 33830 )  
 )  
 Respondent. )  
 )  
 Type of Agency Action: Enforcement )  
 )  
 License Number: 3760639 )

BEFORE THE INDIANA  
 COMMISSIONER OF INSURANCE  
 CAUSE NO.: 21987-AG22-1213-207

**FILED**  
**DEC 20 2022**  
 STATE OF INDIANA  
 DEPT. OF INSURANCE

**FINDINGS OF FACT AND SUSPENSION ORDER**

WHEREAS, Frances Heffington (“Respondent”) is a nonresident insurance producer holding license # 3760639 since January 4, 2022;

WHEREAS, Indiana Code § 27-1-15.6-8(f) states that a nonresident producer who receives a nonresident producer license shall maintain licensure in good standing in the nonresident producer’s home state;

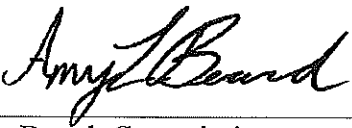
WHEREAS, Indiana Code § 27-1-15.6-8(b) states that the Commissioner of the Indiana Department of Insurance (“Commissioner”) may verify a producer’s licensing status through the Producer Database maintained by the National Association of Insurance Commissioners (“NAIC”) and its affiliates or subsidiaries;

WHEREAS, on December 12, 2022, the Commissioner verified through the Producer Database maintained by the NAIC that Respondent’s producer’s license in her home state of Florida was no longer active as of November 9, 2022, and is no longer in effect as required under Indiana Code § 27-1-15.6-8(f);

WHEREAS, Indiana Code § 27-1-15.6-8(g) provides that the Commissioner may, without a hearing and in her sole discretion, suspend any Indiana insurance producer license held by the nonresident producer until the Commissioner receives notice from the nonresident producer's home state that the home state license is in effect.

IT IS THEREFORE ORDERED BY THE COMMISSIONER that Respondent's license # 3760639 is hereby suspended, effective immediately, and will remain suspended until the Commissioner receives notice from Respondent's home state that his home state license is in effect.

12.20.2022  
Dated

  
\_\_\_\_\_  
Amy L. Beard, Commissioner  
Indiana Department of Insurance

Distribution to:

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Indiana Department of Insurance  
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Frances Heffington  
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