

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 22110-AG23-0206-024

IN THE MATTER OF:)
)
RKM Insurance Services, INC.)
534 Ogden Ave.)
Downer Grove, IL 60515)
)
Applicant.)
)
Type of Agency Action: Enforcement)
)
License Application #: 1025677)

FILED

JUN 29 2023

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Enforcement Division of the Indiana Department of Insurance (“Department”), by counsel, Victoria Hastings, and RKM Insurance Services, Inc. (“Applicant”), an applicant for a nonresident producer license, 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 levies a Five Hundred (\$500) civil penalty against Applicant for failing to disclose two (2) administrative actions on his application for licensure, 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. Applicant's nonresident producer license shall be approved contingent upon Applicant's timely payment of the civil penalty.
2. Applicant shall pay a civil penalty in the amount of five hundred dollars (\$500) to the Department within thirty days (30) after the Commissioner signs the Final Order.
3. Failure to timely pay the civil penalty, may result in the Department taking further action against Applicant's license.

6129123

Date Signed



Amy L. Beard, Commissioner
Indiana Department of Insurance

Distribution:

Victoria Hastings, Attorney
ATTN: Hana Biele, Insurance Investigator
Indiana Department of Insurance
West Washington St, Suite 103
Indianapolis, Indiana 46204-2787

RKM Insurance Services INC.
534 Ogden Ave.
Downer Grove, IL 60515

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 22110-AG23-0209-027

IN THE MATTER OF:)
)
RKM Insurance Services, INC.)
534 Ogden Ave.)
Downer Grove, IL 60515)
)
Applicant.)
)
Type of Agency Action: Enforcement)
)
License Application #: 1025677)

FILED
JUN 29 2023
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 RKM Insurance Services, Inc. (“Applicant”), to resolve all issues in the above-captioned cause number. This Agreed Entry is subject to the review and approval of Amy L. Beard, Commissioner of the Indiana Department of Insurance (“Commissioner”).

WHEREAS, on December 19, 2022, Applicant submitted an application for a nonresident producer licensure;

WHEREAS, on said application Applicant failed to disclose two administrative actions;

WHEREAS, Applicant failed to disclose an April 28, 2022 license suspension from the state of Illinois due to failing to comply with a previous order;

WHEREAS, Applicant failed to disclose a July 29, 2022 Order to reinstate his license;

WHEREAS, Indiana Code § 27-1-15.6-12(b)(1), authorizes the Commissioner to levy a civil penalty for providing incorrect, misleading, incomplete, or materially untrue information in a license application;

WHEREAS, Rick Miller, President of RKM Insurance Services, Inc. is authorized to act on behalf of Applicant and obligate it to perform in accordance with this agreement; and

WHEREAS, the Department and Applicant (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, Applicant has determined that it is in their best interest to enter into this Agreed Entry. As such, Applicant acknowledges that they 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. Applicant 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. Applicant 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. Applicant 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. Applicant's nonresident producer license shall be approved contingent upon Applicant's timely payment of the civil penalty. Applicant shall pay a civil penalty in the amount of five hundred dollars (\$500) to the Department within thirty days (30) after the Commissioner signs the Final Order approving this Agreed Entry. Failure to timely pay the civil penalty may result in the Department taking another administrative action against Applicant.
8. Applicant has carefully read and examined this Agreed Entry and fully understands its terms.
9. Applicant has had the opportunity to have this Agreed Entry reviewed by legal counsel of their choosing, at their own expense, and is aware of the benefits gained and obligations incurred by the execution of this Agreed Entry. Applicant understands and agrees that the Department cannot give them legal advice.
10. Applicant has entered into this Agreed Entry knowingly, voluntarily, and freely, and has not been subject to duress, coercion, threat, or undue influence.
11. 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 Applicant to enter this Agreed Entry.
12. The Department agrees to accept Applicant's compliance with the terms of this Agreed Entry as full satisfaction of this matter, and warrants and represents that so


long as Applicant complies with the terms of this Agreed Entry, the Department will not bring any further action against Applicant based on the facts that gave rise to this Agreed Entry.

13. 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.
14. Applicant waives any applicable statute of limitations for purposes of any enforcement of the terms and conditions of this Agreed Entry.
15. Applicant acknowledges that this Agreed Entry may be admitted into evidence in any judicial or administrative proceeding against Applicant to enforce the terms and conditions contained herein.
16. Applicant 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 Applicant.
17. This Agreed Entry does not in any way affect the Department's authority in future audits, investigations, examinations, negotiations, or other complaints involving Applicant.
18. 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.
19. 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


Vnot unfairly or illegally prejudice the Commissioner or Applicant from further participation in or resolution of these proceedings.

20. If this Agreed Entry is accepted by the Commissioner, it will become part of Applicant's permanent record and may be considered in future actions brought by the Department or any other regulator against Applicant. 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.
21. Applicant acknowledges that this is an Administrative Action they may be required to report to other jurisdictions in which they is licensed and on future licensing applications.

6/6/23
Date Signed


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

6/11/23
Date Signed


Rick Miller, President
RKM Insurance Services Inc., Applicant

STATE OF ILLINOIS)
) SS:
COUNTY OF Kane)

Before me a Notary Public for Kane County, State of Illinois personally appeared Rick Miller on behalf of RKM Insurance Services INC., 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 1ST day of June, 2023.

Isabel Dezire Magana
Signature

Isabel Dezire Magana
Printed

My Commission expires: Aug. 17, 2025
County of Residence: Kane



Return executed originals to:
INDIANA DEPARTMENT OF INSURANCE
Enforcement Division, Suite 103
311 West Washington Street
Indianapolis, IN 46204 2787
317/234 5883 telephone