


IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Commissioner of

Insurance:

1. Respondent's nonresident producer license, number 3620265, is hereby permanently revoked, effective the date of this Final Order, along with all authority Respondent has to conduct insurance business in the State of Indiana.
2. Respondent shall not reapply for licensure.

ALL OF WHICH IS ORDERED this 29 day of August, 2023.


Amy Beard, Commissioner
Indiana Department of Insurance

Distribution:

Samantha Aldridge
ATTN: Sara Tolliver, Investigator
INDIANA DEPARTMENT OF INSURANCE
311 West Washington Street, Suite 300
Indianapolis, Indiana 46204-2787

Qiunan Chang
4030 Lotus Dr
Pearland, TX 77584

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 22027-AD23-0414-038

IN THE MATTER OF:)

Qiunan Chang)
4030 Lotus Dr)
Pearland, TX 77584)

Respondent.)

Type of Agency Action: Enforcement)

License #: 3620265)

FILED

AUG 24 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, Samantha Aldridge, and Qiunan Chang (“Respondent”), 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, Respondent is a licensed nonresident insurance producer, holding license number 3620265;

WHEREAS, on or about November 23, 2022, Respondent was terminated for cause from UnitedHealthcare due to enrolling six (6) members in their plans without their consent and forging three (3) members signatures;

WHEREAS, Respondent’s actions are in violation of Indiana Code § 27-1-15.6-12(b)(5), which states that a producer shall not intentionally misrepresent the terms of an actual or proposed insurance contract or application for insurance;

WHEREAS, Respondent's actions are in violation of Indiana Code § 27-1-15.6-12(b)(8), which states that a producer shall not use fraudulent, coercive, or dishonest practices, or demonstrate incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere;

WHEREAS, Respondent's actions are in violation of Indiana Code § 27-1-15.6-12(b)(10), which states that a producer shall not forge another's name to an application for insurance or to any document related to an insurance transaction; 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 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's Indiana nonresident producer license shall be permanently revoked, effective immediately upon the Commissioner's Final Order adopting this agreed entry, and Respondent shall not reapply for licensure.
8. 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 legal advice.
9. Respondent has entered into this Agreed Entry knowingly, voluntarily, and freely, and has not been subject to duress, coercion, threat, or undue influence.
10. 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.

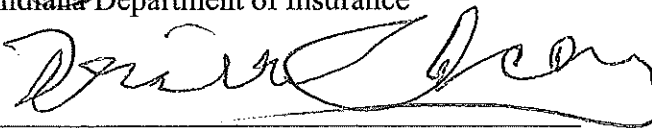
11. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full satisfaction of this matter, and warrants and represents that so long as Respondent complies with the terms of this Agreed Entry, the Department will not bring any further action against Respondent based on the facts that gave rise to this Agreed Entry.
12. 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.
13. Respondent waives any applicable statute of limitations for purposes of any enforcement of the terms and conditions of this Agreed Entry.
14. 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.
15. 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.
16. This Agreed Entry does not in any way affect the Department's authority in future audits, investigations, examinations, negotiations, or other complaints involving Respondent.
17. 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.

18. 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.
19. 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.
20. Respondent acknowledges that this is an Administrative Action they may be required to report to other jurisdictions in which they are licensed and on future licensing applications.

8/8/2023
Date Signed

7/31/23
Date Signed


Samantha Aldridge, Attorney #35162-49
Indiana Department of Insurance


Qiunan Chang
Respondent

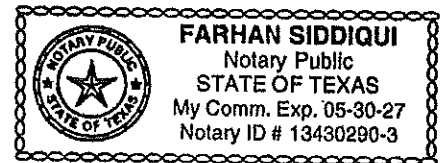
STATE OF TEXAS)
) SS:
COUNTY OF FORT BEND)

Before me a Notary Public for QIUNAN CHANG County, State of Texas personally appeared Qiunan Chang and being first duly sworn by me upon her Qiunan Chang's oath, says that the facts alleged in the foregoing instrument are true.

Signed and sealed this 31 day of JULY, 2023.

Qiunan Chang
Signature
QIUNAN CHANG
Printed

My Commission expires: 05-30-2027
County of Residence: FORT BEND



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

Farhan Siddiqui
FARHAN SIDDIQUI.