

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 24567-AG25-1114-109

IN THE MATTER OF:

Joseph Charles Nickerson
3940 NW 79th Ave., Apt. 641
Doral, FL 33166

Applicant.

Type of Agency Action: Enforcement

Application Number: 1261113

FILED

FEB 10 2026

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Enforcement Division of the Indiana Department of Insurance (“Department”), by counsel, Joseph Bossinger, and Joseph Charles Nickerson (“Applicant”), a nonresident producer applicant, signed an Agreed Entry which purports to resolve all issues 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 reactivates Applicant’s nonresident producer license number 3448869 and levies a two thousand dollar (\$2,000) civil penalty due to Applicant failing to disclose administrative actions in two (2) license applications, failing to timely report six (6) administrative actions while previously licensed, and for having licenses denied and revoked in other states, 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 shall pay a civil penalty in the amount of two thousand dollars (\$2,000) to the Department within thirty (30) days from the date of this Final Order. Failure to timely pay the civil penalty may result in other administrative action against Applicant.
2. Applicant's nonresident producer license number 3448869 shall be reactivated contingent upon Applicant timely paying the civil penalty.

Feb. 10, 2026
Date Signed

Holly W. Lambert
Holly W. Lambert, Commissioner
Indiana Department of Insurance

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STATE OF INDIANA)
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BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 24567-AG25-1114-109

IN THE MATTER OF:)

Joseph Charles Nickerson)
3940 NW 79th Ave., Apt. 641)
Doral, FL 33166)

Applicant.)

Type of Agency Action: Enforcement)

License Number: 3448869)

FILED

FEB 10 2026

**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, Joseph Bossinger, and Joseph Charles Nickerson ("Applicant"), to resolve all issues in the above-captioned cause number. This Agreed Entry is subject to the review and approval of Holly W. Lambert, Commissioner of the Indiana Department of Insurance ("Commissioner").

WHEREAS, applying on June 14, 2019, Applicant was initially issued nonresident producer license number 3448869 on June 19, 2019, which remained active until October 31, 2023, when Applicant failed to renew ("Applicant's Initial Licensing Period");

WHEREAS, in Applicant's 2019 application, Applicant failed to disclose an August 31, 2006, consent order with the Florida Office of Insurance Regulation which levied a civil penalty due to a finding that Applicant placed misleading advertisements;

WHEREAS, Applicant submitted a renewal application on September 22, 2021, failing to disclose a May 20, 2020, denial by the New York Department of Financial Services due to Applicant's failing to disclose administrative actions in a license application;

WHEREAS, during Applicant's Initial Licensing Period, Applicant failed to timely report to the Department a May 20, 2020, denial by the New York Department of Financial Services for failing to disclose administrative actions in a license application; a March 1, 2022, denial by the New York Department of Financial Services for failing to disclose administrative actions in a license application; an April 29, 2022, revocation by the California Department of Insurance for failing to timely report administrative actions; a September 19, 2022, revocation by the Louisiana Department of Insurance for failing to timely report administrative actions; a July 12, 2023, civil penalty by the Wisconsin Office of the Commissioner of Insurance for failing to timely report administrative actions; and an August 28, 2023, revocation by the Wisconsin Office of the Commissioner of Insurance for failing to timely pay a civil penalty;

WHEREAS, on December 11, 2023, the Delaware Department of Insurance revoked Applicant's license and levied a civil penalty for failing to timely report administrative actions;

WHEREAS, on May 14, 2024, the North Carolina Department of Insurance revoked Applicant's license for failing to timely report administrative actions;

WHEREAS, on October 29, 2025, the Pennsylvania Insurance Department levied a civil penalty for failing to timely report administrative actions;

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

WHEREAS, Indiana Code § 27-1-15.6-12(b)(2)(A) states, in part, the Commissioner may levy a civil penalty for violating an insurance law;

WHEREAS, Indiana Code § 27-1-15.6-17(a) is an insurance law that states, in part, a producer shall report to the Commissioner any administrative action taken against the producer in another jurisdiction not more than thirty (30) days after the final disposition of the matter;

WHEREAS, Indiana Code § 27-1-15.6-12(b)(9) states, in part, the Commissioner may levy a civil penalty for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory; 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 Applicant’s best interests to enter into this Agreed Entry. As such, Applicant acknowledges that Applicant 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 shall pay a civil penalty in the amount of two thousand dollars (\$2,000) to the Department within thirty (30) days of the date on which the Commissioner signs the Final Order adopting this Agreed Entry. Failure to timely pay the civil penalty may result in other administrative action against Applicant.
8. Applicant's nonresident producer license shall be reactivated contingent upon Applicant timely paying the civil penalty.
9. Applicant has carefully read and examined this Agreed Entry and fully understands its terms.
10. Applicant has had the opportunity to have this Agreed Entry reviewed by legal counsel of Applicant's choosing, at Applicant's 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 Applicant legal advice.
11. Applicant 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 Applicant to enter this Agreed Entry.
13. 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.
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. Applicant waives any applicable statute of limitations for purposes of any enforcement of the terms and conditions of this Agreed Entry.
16. 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.
17. 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.
18. This Agreed Entry does not in any way affect the Department's authority in future audits, investigations, examinations, negotiations, or other complaints involving Applicant.

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 Applicant from further participation in or resolution of these proceedings.
21. 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.
22. Applicant acknowledges that this is an administrative action that Applicant may be required to report to other jurisdictions in which Applicant is licensed and on future licensing applications.

02/02/2026
Date Signed

12/11/2025
Date Signed

Joseph Bossinger
Joseph Bossinger, Attorney #35166-49
Indiana Department of Insurance

Joseph Nickerson
Joseph Charles Nickerson, Applicant

STATE OF Broward
Florida)
) SS:
COUNTY OF Broward)

Before me, a Notary Public for Broward County, state of
Florida, personally appeared Joseph Charles Nickerson, and being first duly
sworn by me upon Joseph Charles Nickerson's oath, says that the facts alleged in the foregoing
instrument are true.

Signed and sealed this 11th day of December, 2025.

David Merkatz

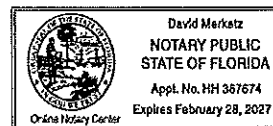
Signature

David Merkatz

Printed

My Commission expires: 02/28/2027

County of Residence: Broward



Return executed originals to:
INDIANA DEPARTMENT OF INSURANCE
Enforcement Division
311 West Washington Street, Suite 103
Indianapolis, Indiana 46204-2787
Telephone: (317) 232-2385

Notarial Act performed by Audio-Video Communication.