

STATE OF ARIZONA
Department of Insurance and Financial Institutions
FILED October 24, 2022 by AS

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STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:

LANE, AMANDA NICHOLE

(National Producer No. 19686723)

Respondent.

No. 22A-056-INS

CONSENT ORDER

The Arizona Department of Insurance and Financial Institutions (“Department”) has received evidence that **Amanda Nichole Lane (“Respondent”)** violated provisions of Arizona Revised Statutes (“A.R.S.”) Title 20. Respondent wishes to resolve this matter without the commencement of formal proceedings, admits the following Findings of Fact are true, and consents to the entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Respondent was at all material times licensed as an Arizona resident insurance producer, National Producer Number 19686723, with lines of authority in casualty and property insurance. The Department first licensed Respondent on October 28, 2020. Respondent’s license is scheduled to expire on July 31, 2024.

2. Respondent’s addresses of record with the Department are: 3749 West Allen Road, Queen Creek, Arizona 85142 (business and mailing) and amandalane137@yahoo.com (email).

3. On or about June 19, 2021, Nationwide Property and Casualty Insurance Company (“Nationwide”) filed a complaint against Respondent alleging that on April 8,

1 2021, she “attempted to backdate collision coverage to a vehicle” to March 7, 2021 while
2 knowing that the vehicle was involved in an accident.

3 4. The Department commenced an investigation into this matter. The
4 Department’s investigation determined the following:

5 a) On or about March 7, 2021, Respondent bound a motor vehicle insurance
6 policy for T.K. and T.K. (“Ms. and Mr. K.”). The policy covered four
7 vehicles (Toyota Corolla, Mercury Grand Marquis, Ford F350, and Chevrolet
8 2500). Per the declarations of the policy, only the Ford F350 had collision
9 coverage.

10 b) On or about April 7, 2021, T.K.’s Toyota Corolla was involved in an accident.

11 c) On or about April 8, 2021 (a day after the accident), Respondent contacted
12 Nationwide indicating that Ms. and Mr. K. wish to add collision coverage for
13 the Toyota Corolla, effective from inception of the policy on March 7, 2021.
14 During the telephone call, Respondent stated that Ms. and Mr. K. want to add
15 collision to the policy for rental car coverage. Respondent failed to notify
16 Nationwide of the April 7th collision during this call.

17 d) Nationwide denied Respondent’s request to backdate coverage, after
18 discovering that the Toyota Corolla was involved in an accident.

19 **CONCLUSIONS OF LAW**

20 5. The Director has jurisdiction over this matter.

21 6. Respondent’s conduct, as described above, constitutes a violation of Title 20
22 or any rule, subpoena or order of the Director. A.R.S. § 20-295(A)(2).

1 7. Respondent’s conduct, as described above, constitutes intentionally
2 misrepresenting the terms of an actual or proposed insurance contract or application for
3 insurance. A.R.S. § 20-295(A)(5).

4 8. Respondent’s conduct, as described above, constitutes using fraudulent,
5 coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or
6 financial irresponsibility in the conduct of business in this state or elsewhere. A.R.S. § 20-
7 295(A)(8).

8 9. Grounds exist for the Director to suspend, revoke, or refuse to renew
9 Respondent’s insurance license pursuant to A.R.S. § 20-295(A).

10 10. In addition to or instead of any suspension, revocation or refusal to renew a
11 license pursuant to the A.R.S. § 20-295 section, after a hearing, the director may impose a
12 civil penalty of not more than two thousand five hundred dollars for each intentional failure
13 or violation, up to an aggregate civil penalty of fifteen thousand dollars. A.R.S. § 20-
14 295(F)(2).

15 **ORDER**

16 **IT IS HEREBY ORDERED THAT:**

17 9. Amanda Nichole Lame shall immediately pay to the Department a civil
18 money penalty in the amount of **one thousand dollars** (\$1,000.00).

19 Effective this **24th** day of **October**, 2022.

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Evan G. Daniels, Director
22 Arizona Department of Insurance and Financial Institutions

CONSENT TO ORDER

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1. Respondent acknowledges that it has been served with a copy of the foregoing Consent Order in the above-referenced matter, has read it, is aware of its right to an administrative hearing in this matter and has knowingly and voluntarily waived that right.

2. Respondent accepts the personal and subject matter jurisdiction of the Department over it in this matter.

3. Respondent acknowledges that no promise of any kind or nature has been made to induce it to sign the Consent to Order and it has done so knowingly and voluntarily.

4. Respondent acknowledges and agrees that the acceptance of this Consent to Order by the Director is solely to settle this matter and does not preclude the Department from instituting other proceedings as may be appropriate now or in the future. Furthermore, and notwithstanding any language in this Consent Order, this Consent Order does not preclude in any way any other state agency or officer or political subdivision of this state from instituting proceedings, investigating claims, or taking legal action as may be appropriate now or in the future relating to this matter or other matters concerning Respondent, including but not limited to violations of Arizona’s Consumer Fraud Act. Respondent acknowledges that, other than with respect to the Department, this Consent Order makes no representations, implied or otherwise, about the views or intended actions of any other state agency or officer or political subdivision of the state relating to this matter or other matters concerning Respondent.

5. Respondent acknowledges and agrees that failure to correct the violations set forth above in this Consent Order, or any repeat findings of the above violations in the

1 future, can result in disciplinary action which may include a greater civil money penalty and
2 suspension or revocation of its license.

3 6. Respondent waives all rights to seek an administrative or judicial review or
4 otherwise to challenge or contest the validity of this Consent Order and its accompanying
5 parts before any court of competent jurisdiction.

6 7. Respondent acknowledges that this Consent Order is an administrative action
7 that the Department will report to the National Association of Insurance Commissioners
8 (NAIC). Respondent further acknowledges that it must report this administrative action to
9 any and all states in which Respondent holds an insurance license and must disclose this
10 administrative action on any license application.

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10/13/2022

Date

Amanda Lane

Amanda Nichole Lane
(National Producer No. 19686723)

1 **COPY** of the foregoing delivered via email
this 26th day of October, 2022, to:

2
3 Amanda N. Lane
3749 West Allen Road
Queen Creek AZ 85142
4 Respondent

5 **COPY** of the foregoing delivered/mailed same date, to:

6 Deian Ousounov, Assistant Director
Ana Starcevic, Paralegal Project Specialist
7 Cathy O'Neil, Consumer Regulatory Affairs Officer
Steven Fromholtz, Division Manager, Licensing
8 Linda Lutz, Legal Assistant, Licensing
Aqueelah Currie, Licensing Supervisor
9 Michael Vukson, Investigator
Arizona Department of Insurance and Financial Institutions
10 100 North 15th Avenue, Suite 261
Phoenix, Arizona 85007-2630

11
12 Amanda N. Lane
amandalane137@yahoo.com
13 Respondent

14 *Ana Starcevic*

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