

STATE OF ARIZONA
Department of Insurance and Financial Institutions
FILED January 4, 2023 by AS

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STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:

DIXON, MICHELLE BROOKE

(National Producer No. 18121549)

Respondent.

No. 22A-070-INS

CONSENT ORDER

The Arizona Department of Insurance and Financial Institutions (“Department”) has received evidence that **Michelle B. Dixon** (“Respondent”) violated provisions of Arizona Revised Statutes (“A.R.S.”) Title 20. Respondent wishes to resolve this matter without the commencement of formal proceedings, and 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 18121549, with lines of authority in casualty, property, and life insurance. The Department first licensed Respondent on September 22, 2016. Respondent’s license is scheduled to expire on June 30, 2024.

2. Respondent’s business address of record with the Department is 633 East Ray Road, #114, Gilbert, Arizona 85296; and her mailing address of record is 1026 East Christopher Street San Tan Valley, Arizona 85140. Respondent’s email addresses of record with the Department are mdixon1@amfam.com and ocnluv616@gmail.com.

3. On or about March 31, 2022, the Department received a case referral from

1 Nationwide Mutual Insurance Company (“Nationwide”) alleging that Respondent bound a
2 Nationwide insurance policy despite not being appointed as an approved producer for
3 Nationwide for a consumer K.A. Nationwide further alleged that Respondent generated and
4 supplied a falsified letter of experience dated November 8, 2021, that was drafted on
5 American Family Insurance Company (“American Family”) letterhead relating to
6 Respondent issued policy at that time. In addition, during the course of the Nationwide
7 internal investigation, Respondent impersonated a Nationwide appointed insurance producer
8 C.G., in a telephone interview with Nationwide.

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

- 11 a) C.G. was a Nationwide appointed insurance producer. During the course of
12 insurance business, C.G. shared her Nationwide credentials and passwords
13 with Respondent. C.G. authorized Respondent to use C.G.’s credential only if
14 C.G. was unavailable due to an emergency.
- 15 b) At no time, relevant to this matter, was Respondent authorized to bind
16 Nationwide insurance policies.
- 17 c) Consumer K.A. contacted Respondent to inquire about availability of vehicle
18 insurance.
- 19 d) Respondent provided K.A. with different quotes for vehicle insurance, and
20 K.A. selected a Nationwide policy.
- 21 e) Using C.G.’s credentials, Respondent bound a Nationwide insurance policy
22 for K.A.

- 1 f) Due to a 30-day gap between K.A.'s previous insurance coverage and her new
2 insurance coverage with Nationwide, Nationwide requested that Respondent
3 provide a letter of experience pertaining to the K.A.'s 30-day gap in coverage.
- 4 g) Respondent generated and presented to Nationwide an American Family letter
5 of experience dated November 8, 2021. The letter contained a valid American
6 Family existing policy number, however, that policy did not pertain to K.A.
- 7 h) The conflicting information contained in the letter of experience prompted a
8 Nationwide internal investigation.
- 9 i) On or about January 12, 2022, during the course of the investigation, a
10 Nationwide's investigator contacted C.G. by telephone to inquire about K.A.'s
11 policy and the validity of the "the current carrier override" action shown in
12 her file. The telephone call was answered by Respondent, who introduced
13 herself as C.G. Respondent stated that "the current carrier override was an
14 accident that occurred during [a] time of multi-tasking." Respondent, while
15 impersonating C.G., stated that she received the November 8, 2021, American
16 Family letter of experience from K.A.'s previous agent whom she called
17 directly. Respondent failed to provide the name and contact information of
18 the previous agent despite Nationwide's multiple requests.
- 19 j) Ultimately, Nationwide's representative was able to reach C.G. who stated
20 that she had no knowledge of any communication, verbal or written, with
21 Nationwide's investigator; including the January 12 telephone call.
- 22 k) Nationwide's investigation confirmed that C.G. shared her Nationwide

1 credentials and passwords with Respondent, however at no time was
2 Respondent authorized to write policies for C.G.’s agency.

3 1) On or about September 7, 2022, the Department conducted an examination
4 under oath (“EUO”) of Respondent. During the EUO, Respondent admitted
5 binding K.A.’s policy using C.G.’s credentials. Respondent confirmed that
6 she was not permitted to use C.G.’s credential for sales purposes, but rather in
7 the event of an emergency if C.G. was out of the office.

8 **CONCLUSIONS OF LAW**

9 5. The Director has jurisdiction over this matter.

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

12 7. Respondent’s conduct, as described above, constitutes using fraudulent,
13 coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or
14 financial irresponsibility in the conduct of business in this state or elsewhere. A.R.S. § 20-
15 295(A)(8).

16 8. The Director may deny, suspend for not more than twelve (12) months, revoke
17 or refuse to renew an insurance producer’s license for any one or more violations of A.R.S.
18 § 20-295(A).

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ORDER

IT IS HEREBY ORDERED THAT:

Michelle Brooke Dixon’s Arizona resident insurance producer license, number 18121549, is **suspended** for sixty (60) days, following the effective date of this Order.

Effective this 4th day of January, 2023.



Evan G. Daniels, Director
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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12 11/27/22
13 DATE

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MICHELLE B. DIXON
(NATIONAL PRODUCER NO. 18121549)

1 **COPY** of the foregoing delivered via email
this 4th day of January, 2023, to:

2 Michelle B. Dixon
3 1026 East Christopher Street
San Tan Valley, Arizona 85140
4 ocnluv616@gmail.com
mdixon1@amfam.com
5 Respondent

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

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

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