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**STATE OF ARIZONA**

**DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS**

In the Matter of an Appeal by:

**No. 24A-066- INS**

**BRIDGES, INDIA NICHELE**

**CONSENT ORDER**

(National Producer No. 21233927)

Petitioner.

The Arizona Department of Insurance and Financial Institutions (“Department”) has received evidence that India Nichele Bridges (“Petitioner”) violated provisions of Arizona Revised Statutes (“A.R.S.”) Title 20. Petitioner 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. On or about September 26, 2024, Petitioner submitted an application to the Department for an Arizona resident insurance producer license through the National Insurance Producer Registry (the “Application”).

2. While completing the Application, under Background Questions, Petitioner answered “No” to the following question, quoted in part, “[h]ave you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor?”

3. Petitioner answered “Yes” to the Attestation section of the Application.

4. Petitioner’s criminal background check revealed that:



1 than \$2,500.00 for each intentional failure or violation, up to an aggregate civil penalty of  
2 \$15,000.00. A.R.S. § 20-295(F).

3 **ORDER**

4 **IT IS HEREBY ORDERED THAT:**

5 India Nichele Bridges shall immediately pay to the Department a civil money penalty  
6 in the amount of one hundred fifty dollars (150.00).

7  
8 Effective this 6<sup>th</sup> day of September, 2024.

9 *Barbara D. Richardson*

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11 Barbara D. Richardson, Director  
12 Arizona Department of Insurance and Financial Institutions  
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**CONSENT TO ORDER**

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1. Petitioner acknowledges that they have been served with a copy of the foregoing Consent Order in the above-referenced matter, have read it, are aware of their right to an administrative hearing in this matter and have knowingly and voluntarily waived that right.

2. Petitioner accepts the personal and subject matter jurisdiction of the Department over them in this matter.

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

4. Petitioner 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 Petitioner, including but not limited to violations of Arizona’s Consumer Fraud Act. Petitioner 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 Petitioner.

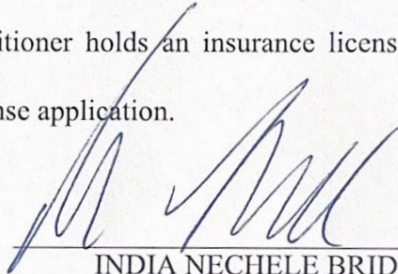
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5. Petitioner acknowledges and agrees that failure to correct the violations set forth above in this Consent Order, or any repeat findings of the above violations in the future, can result in disciplinary action which may include a greater civil money penalty and suspension or revocation of its license.

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

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

9/29/24  
DATE

  
INDIA NECHELE BRIDGES  
(NATIONAL PRODUCER NUMBER 21233927)

1 **COPY** of the foregoing delivered via email  
this 6<sup>th</sup> day of September, 2024, to:

2 India Nechele Bridges  
3 [license\\_admin@farmersinsurance.com](mailto:license_admin@farmersinsurance.com)  
4 Petitioner

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

6 Deian Ousounov, Chief Financial Deputy Director  
7 Alena Caravetta, Regulatory Legal Affairs Officer  
8 Ana Starcevic, Project Specialist  
9 Catherine O'Neil, Consumer Regulatory Affairs Officer  
10 Steven Fromholtz, Division Manager, Licensing  
11 Linda Lutz, Legal Assistant, Licensing  
12 Aqueelah Currie, Licensing Supervisor  
13 Arizona Department of Insurance and Financial Institutions  
14 100 North 15th Avenue, Suite 261  
15 Phoenix, Arizona 85007-2630

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12 *Mayra Kariem*

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