

IN THE MATTER OF THE
MARYLAND INSURANCE
ADMINISTRATION

BEFORE THE MARYLAND
INSURANCE COMMISSIONER

v.
CARISA CRAWFORD CHAPPELL

CASE NO.: MIA-2019-09-002

* * * * *

CONSENT ORDER

This Consent Order is entered into by the Maryland Insurance Commissioner and Carisa Crawford Chappell, (“Respondent”) pursuant to §§ 2-108, 2-201, 2-204, and 2-405 of the Insurance Article, Md. Code Ann. (2017 Repl. Vol. & Supp.)(the “Insurance Article”), to resolve the matter before the Insurance Administration (“Administration”).

I. Explanatory Statement and Findings of Fact

1. On September 3, 2019, the Administration issued an Order against Respondent imposing an administrative penalty and restitution to Progressive (“Initial Order”).
2. The facts and violations stated in the Initial Order are incorporated herein by reference and admitted to by Respondent.
3. On October 4, 2019, Respondent timely requested a hearing which is scheduled for April 16, 2020.
4. Respondent agrees to this Order to avoid further litigation and to fully and finally resolve all issues stated in the Initial Order.

Order

WHEREFORE, for the reasons set forth above, it is this 13th day of February 2020,

ORDERED by the Commissioner and consented to by the Respondent, that:

- A. Carisa Crawford Chappell shall pay an administrative penalty of one thousand five hundred dollars (\$1,500.00), divided into five payments, the first payment of \$300.00 is due

contemporaneous with Respondent's execution of this Order on February 3, 2020. Subsequent payments are due as follows:

1. \$300.00 due on March 2, 2020;
2. \$300.00 due on April 1, 2020;
3. \$300.00 due on May 1, 2020; and
4. \$300.00 due on June 1, 2020

B. The Administration stays One Thousand Five Hundred (\$1,500.00) of the \$3,000.00 administrative penalty imposed in the Order dated September 3, 2019, pending compliance with the terms of the Consent Order.

C. Failure to make the installment payments outlined in paragraph A, will result in the matter being referred to the Central Collection unit for collection and the full balance of \$3,000.00 administrative penalty will become immediately due.

D. Respondent shall pay restitution in the amount of \$674.54 to Progressive within 30 days of the date of this Order.

Other Provisions

E. The executed Consent Order and administrative penalty payment shall be sent to the attention of: Associate Commissioner, Fraud Division, Maryland Insurance Administration, 200 St. Paul Place, Suite 2700, Baltimore, MD 21202 and shall identify the case by number (R-2019-2817A) and name (Carisa Crawford Chappell).

F. For the purposes of the MIA and for any subsequent administrative or civil proceedings concerning Respondent, whether related or unrelated to the foregoing paragraphs, and with regard to requests for information about the Respondent made under the Maryland Public Information Act, or properly made by governmental

agencies, this Consent Order will be kept and maintained in the regular course of business by the Administration. For the purposes of the business of the MIA, the records and publications of the MIA will reflect this Consent Order.

- G. This Consent Order shall be effective upon signing by the Commissioner or his designee, and is a Final Order of the Commissioner under § 2-204 of the Insurance Article.
- H. This Consent Order does not preclude any potential action by the MIA, any other person, entity, or governmental authority regarding any conduct by Respondent, including the conduct that is the subject of this Consent Order.
- I. Respondent has had the opportunity to have this Order reviewed by legal counsel of her choosing, and is aware of the benefits gained and obligations incurred by the execution of the Order. Respondent waives any and all rights to any hearing or judicial review of this Order to which she would otherwise be entitled under the Insurance Article with respect to any of the determinations made by this Order.
- J. This Order contains the entire agreement between the parties relating to the administrative actions addressed herein. This Order supersedes the prior order dated September 3, 2019, except as stated in paragraph A. No time frames set forth herein may be amended or modified without subsequent written agreement of the parties.
- K. Failure to comply with the terms of this Order may subject Respondent to further legal and/or administrative action.

ALFRED W. REDMER, JR.
Insurance Commissioner

signature on original

BY:

STEVE WRIGHT
Associate Commissioner
Insurance Fraud Division

CARISA CRAWFORD CHAPPELL'S CONSENT

RESPONDENT hereby CONSENTS to the representations made in, and to the terms of,
the above Consent Order.

signature on original

Name:

Date:

2/3/2020