

STATE OF NEW JERSEY
DEPARTMENT OF BANKING AND INSURANCE

IN THE MATTER OF:

Proceedings by the Commissioner of Banking)
and Insurance, State of New Jersey, to revoke)
the insurance license of Gail Elizabeth Six,) CONSENT
Reference No. 11957163) ORDER

To: Gail Elizabeth Six
25 Watson Court.
Howell NJ 07731

This matter, having been opened by the Commissioner of Banking and Insurance (“Commissioner”), State of New Jersey, upon information that Gail Elizabeth Six (“Respondent”), previously licensed as a resident insurance producer, pursuant to N.J.S.A. 17:22A-32a, may have violated the insurance laws of the State of New Jersey; and

WHEREAS, Respondent is subject to the provisions of the New Jersey Insurance Producer Licensing Act of 2001, N.J.S.A. 17:22A-26 to -48 (the “Producer Act”); and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(2), an insurance producer shall not violate any insurance law, regulation, subpoena or order of the Commissioner or of another state’s insurance regulator; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(8), an insurance producer shall not use fraudulent, coercive or dishonest practices, or demonstrate incompetence, untrustworthiness or financial irresponsibility in the conduct of insurance business in this State or elsewhere; and

WHEREAS, pursuant to N.J.S.A. 17:22A-40a(16), an insurance producer shall not commit any fraudulent act; and

WHEREAS, on August 23, 2017, the Respondent submitted an application to Allstate Insurance Company for rental coverage for insured DS and NW; and

WHEREAS, on August 28, 2017, the Respondent submitted an endorsement to increase the rental policy's coverage, effectively increasing the loss of use coverage, and subsequently telephonically filed a claim for preexisting mold damage on the same day by misrepresenting herself as insured NW, in violation of N.J.S.A. 17:22A-40a(2), (8) and (16); and

WHEREAS, the Respondent:

- 1) Has admitted responsibility for the aforementioned violations; and
- 2) Has cooperated with the investigation conducted by the New Jersey Department of Banking and Insurance ("Department"); and

WHEREAS, this matter should be resolved upon the consent of the parties without resort to a formal hearing on the aforementioned violations;

NOW, THEREFORE, IT IS on this 25th day of May, 2018

ORDERED AND AGREED, that the Respondent consents to the revocation of her resident insurance producer license, Reference Number 11957163, pursuant to N.J.S.A. 17:22a-40a, and said license shall be immediately returned to the Department upon execution of this Consent Order by the Respondent, and sent to the attention of:

New Jersey Department of Banking and Insurance
Attention: Virgil Downtin - Chief of Investigations
9th Floor, Consumer Protection Services, Enforcement
P. O. Box 329
Trenton, New Jersey 08625-0329

and

IT IS FURTHER ORDERED AND AGREED, that pursuant to N.J.A.C. 11:17D-2.7. the Respondent is barred from reapplying for an insurance producer license for a period of five years from the date the Commissioner's issuance of this Consent Order;

and

IT IS FURTHER ORDERED AND AGREED, that the provisions of this Consent Order represent a final agency decision and constitute a final resolution of the violations contained herein.


Peter L. Hartt
Director of Insurance

Consented to as to Form,
Entry and Content

By: 
Gail Elizabeth Six

5/19/18
Date

LORIA GROSS
NOTARY PUBLIC
STATE OF NEW JERSEY
MY COMMISSION EXPIRES DEC. 2, 2019

LORIA GROSS
NOTARY PUBLIC
STATE OF NEW JERSEY
MY COMMISSION EXPIRES DEC. 2, 2019
I.D. #86320

Loria Gross 5-19-18