

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE  
CAUSE NUMBER: 11848-AG13-0318-015

IN THE MATTER OF: )  
 )  
Deborah G. Means )  
5123 Milhouse Road )  
Indianapolis, IN. 46221 )  
 )  
Respondent )  
 )  
 )  
Type of Agency Action: Enforcement )  
License Number: 609837 )

**FILED**  
APR 18 2013  
STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**

The Indiana Department of Insurance (“Department”) and Deborah G. Means (“Respondent”), a licensed Indiana insurance producer, signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Respondent’s action and which has been submitted to the Commissioner of Insurance (“Commissioner”) for approval.

The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED by the Commissioner of Insurance:

1. Respondent shall pay a civil penalty of \$250 within thirty (30) days of the signing of this Final Order for non-compliance with the Indiana insurance producer licensing statutes.

ALL OF WHICH IS ORDERED this 18<sup>th</sup> day of April, 2013

  
Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution:

Deborah G Means  
5123 Milhouse Road  
Indianapolis, IN 46221

Dan L. Oliver, Esq.  
Indiana Department of Insurance  
311 West Washington St. Suite 103  
Indianapolis, Indiana 46204

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**AGREED ENTRY**

This Agreed Entry is entered into by Dan L. Oliver, Attorney for and on behalf of the State of Indiana, Department of Insurance ("Department"), and Deborah G. Means ("Respondent"), a currently licensed resident insurance producer holding an Indiana insurance license number 609837 same having expired for a period from 8/31/12 to 1/24/13 for failure to renew, to resolve all matters under Cause Number 11848-AG13-0318-015. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner of the Indiana Department of Insurance.

WHEREAS, Respondent is currently a licensed insurance producer in the State of Indiana; and

WHEREAS, during the course of an examination of Respondent's employer Statewide Title Company, Inc. senior examiner Fred Medley discovered the Respondent was selling, soliciting and negotiating title insurance while employed as a closing agent by the agency

without a valid license for a period from 8/31/2012 thru 1/24/2013. Respondent's individual producer's license had expired several months before the examination date; and

WHEREAS, Respondent participated during employment with the agency in transactions involving title insurance and acted as a closing agent during the time the license was expired; and

WHEREAS, Respondent has renewed her license and is currently practicing the business of selling, soliciting or negotiating title insurance in the State of Indiana; and

WHEREAS, the Department and Respondent desire to resolve their differences and settle the issues without a hearing;

IT IS, THEREFORE, NOW AGREED by and between the parties as follows:

1. The Commissioner has jurisdiction over the subject matter and the Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives her right to a public hearing on the issues in this action.
4. Respondent waives her right for a judicial review of this matter.
5. Respondent has obtained the proper license and is conducting the business of selling, soliciting or negotiating title insurance in Indiana.
6. Respondent agrees to pay a civil penalty of **\$250.00** within thirty days (30) of the signing of the Commissioner's Final Order for non-compliance with the Indiana insurance producer licensing statutes.
7. Should this Agreed Entry not be accepted by the Commissioner, it is agreed that presentation to and consideration of this Agreed Entry by the Commissioner shall not unfairly or illegally prejudice the Commissioner from further participation in or resolution of these proceedings.

8. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full resolution of this matter.

4-4-2013

Date Signed

Dan Oliver

Dan L. Oliver, Attorney  
Indiana Department of Insurance

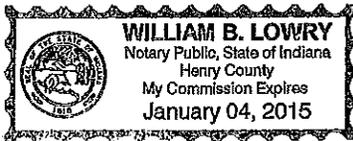
4-4-13

Date Signed

Deborah G. Means  
Deborah G. Means

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

Before me a Notary Public for Marion County, State of Indiana, personally appeared Deborah G. means and being first duly sworn by me upon her oath, states that the facts alleged in the foregoing instrument are true. Signed and sealed this 4th day of April, 2013



William B Lowry  
Notary Signature

William B. Lowry  
Notary Name Printed

My Commission expires: 01-04-2015

County of Residence: HENRY