

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE
CAUSE NUMBER: 11970-CO13-0506-011

IN THE MATTER OF:)
)
Homestead Title Agency, Ltd.,)
2500 Chamber Center Drive)
Suite 103)
Fort Mitchell, Kentucky 41017)
)
Respondent)
)
Type of Agency Action: Enforcement)
License Number: 518469)

FILED
MAY 15 2013
STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

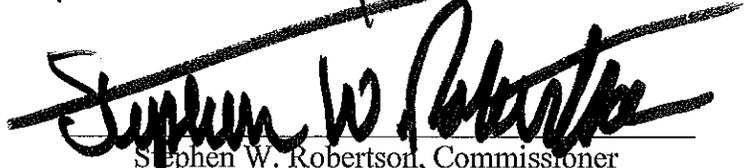
The Indiana Department of Insurance (“Department”) and Homestead Title Agency, Ltd., (“Respondent”), a licensed Indiana insurance producer firm, signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Respondent’s action and which has been submitted 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 \$250.00 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 15th day of May, 2013


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Stephen P. Kenkel, Owner and Manager
Homestead Title Agency, Ltd.
2500 Chamber Center Drive
Suite 103
Fort Mitchell, Kentucky 41017

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

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STATE OF INDIANA
DEPT. OF INSURANCE

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 Homestead Title Agency, Ltd., ("Respondent"), a licensed resident insurance producer firm holding Indiana insurance license number 518469, to resolve all matters under Cause Number 11970-CO13-0506-011. 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 non-resident insurance producer firm in the State of Indiana; and

WHEREAS, during the course of an examination of Respondent, the examiner Nicole Lotter discovered that Respondent's insurance producer's license had expired during a period of approximately four months before the examination date from 12/31/2010 to 4/7/2011; and

WHEREAS, the agency benefited from the collection of premiums and closing fees resulting from transactions examined by the examiner during the time the license had expired; and

WHEREAS, Stephen P. Kenkel, as Owner and Manager is authorized to act on behalf of the agency and obligate it to perform in accordance with this agreement; and

WHEREAS, the agency firm has obtained the proper license, and is currently practicing the business of selling, soliciting or negotiating title insurance in the State of Indiana; and

WHEREAS, the parties 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 its right to a public hearing on the issues in this action.
4. Respondent waives its right for a judicial review of this matter.
5. 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.
6. 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.
7. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full resolution of this matter.

5/14/2013
Date Signed

Dan L. Oliver
Dan L. Oliver, Attorney
Indiana Department of Insurance

5/10/13
Date Signed

Stephen P. Kenkel
Stephen P. Kenkel, Owner and Manager
Homestead Title Agency, Ltd.

COMMONWEALTH OF KENTUCKY)
) SS:
COUNTY OF Kenton)

Before me a Notary Public for Kenton County, Commonwealth of Kentucky, personally appeared Stephen P. Kenkel, in his capacity as Owner and Manager of Homestead Title Agency, Ltd. and being first duly sworn by me upon his oath, states that the facts alleged in the foregoing instrument are true. Signed and sealed this 10th day of May, 2013

Meredith S. Briede
Notary Signature

Meredith S. Briede
Notary Name Printed

My Commission expires: 2-11-14

County of Residence: Kenton

