

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO: 12799-AG14-0207-021

Edward A. Young, )  
 )  
 Respondent, )  
 Not Licensed )  
 )  
 Judith E. Young, )  
 )  
 Respondent )  
 License No.: 1404700 )  
 )  
 219 Admiral Way )  
 Carmel, Indiana 46032 )  
 )

**FILED**

JUL 01 2014

STATE OF INDIANA  
DEPT. OF INSURANCE

Type of Agency Action: Enforcement

**FINAL ORDER**

On May 29, 2014, the Administrative Law Judge, filed her Findings of Fact, Conclusions of Law and Recommended Order in the above-captioned matter.

1. The Department served Findings of Fact, Conclusions of law, and Recommended Order and Notice of Filing Recommended Order on Respondents by mailing the same to their home address.
2. The Department has complied with the notice requirements of Ind. Code §4-21.5-3-17.
3. Neither party has filed an objection with the Commissioner regarding the Administrative Law Judge's Recommended Order, and more than eighteen (18) days have elapsed.

Therefore, the Commissioner of Insurance, being fully advised, now hereby adopts in full the Administrative Law Judge's Findings of Fact, Conclusions of Law, and Recommended Order and issues the following Final Order:

IT IS THEREFORE ORDERED by the Commissioner of Insurance:

**As to Edward A. Young**

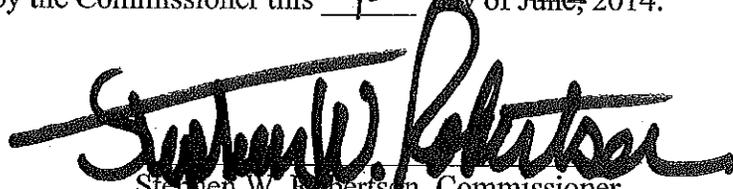
1. Respondent is to pay Twenty-Nine Thousand Dollars (\$29,000.00), the amount imposed by the June 2011 Final Order, within ninety (90) days.
2. Respondent is to pay an additional civil penalty in the amount of Ten Thousand Dollars (\$10,000.00), within one hundred eighty (180) days.

**As to Judith E. Young**

1. Respondent's Indiana insurance producer license number 1404700 is permanently revoked.
2. Respondent is to pay Ten Thousand Dollars (\$10,000.00), the amount imposed by the June 2011 Final Order, within ninety (90) days.
3. Respondent is to pay an additional civil penalty in the amount of Ten Thousand Dollars (\$10,000.00), within one hundred eighty (180) days.

Under Ind. Code §4-21.5-5-5, Respondents has the right to appeal this Final Order by filing a petition for Judicial review in the appropriate court within thirty (30) days.

ALL OF WHICH IS ORDERED by the Commissioner this 1<sup>st</sup> <sup>July</sup> day of June, 2014.

  
Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Copies to:

Edward & Judith Young  
219 Admiral Way  
Carmel, IN 46032

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Enforcement Division  
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