

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE  
CAUSE NUMBER: 13390-AG14-1007-174

Karl Canaii )  
7580 Stirling Rd #213 )  
Hollywood, FL 33024 )  
 )  
Applicant )  
 )  
Type of Agency Action: Enforcement )  
 )  
Application ID: 466591 )

**FILED**  
JAN 20 2015  
STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**

The Indiana Department of Insurance (“Department”), by counsel, Joshua D. Harrison, and Karl Canaii (“Applicant”), an applicant for an Indiana Nonresident Producer’s license, signed an Agreed Entry which purports to resolve all issues involved in the above-captioned cause number, and which has been submitted to the Commissioner of the Indiana Department of Insurance (the “Commissioner”) for approval.

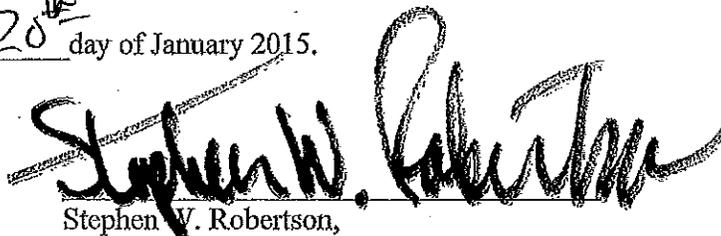
The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry, attached, as if fully set forth herein, and approves and adopts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

IT IS THEREFORE ORDERED by the Commissioner of Insurance:

1. Applicant shall pay an administrative fine of Seven Hundred Fifty Dollars and no/100 (\$750.00) for failing to disclose two (2) other state’s actions, and a misdemeanor on his application for licensure, within thirty (30) days of today’s date.

2. Upon payment of said administrative fine, Applicant shall be granted a Nonresident Producer's license.

ALL OF WHICH IS ORDERED this 20<sup>th</sup> day of January 2015.



Stephen W. Robertson,  
Commissioner  
Indiana Department of Insurance

Distribution:

Joshua D. Harrison  
**INDIANA DEPARTMENT OF INSURANCE**  
311 West Washington Street, Suite 103  
Indianapolis, Indiana 46204-2787

Karl Canai  
7580 Stirling Rd #213  
Hollywood, FL 33024

**Certified Receipt Number: 9214 8901 0661 5400 0047 5520 94**

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

Cause Number: 13390-AG14-1007-174

IN THE MATTER OF: )

Karl Canaii )  
7580 Stirling Rd #213 )  
Hollywood FL 33024 )

Applicant. )

Type of Agency Action: )  
Enforcement )

Application ID: 466591 )

**FILED**

JAN 20 2015

STATE OF INDIANA  
DEPT. OF INSURANCE

**AGREED ENTRY**

This Agreed Entry is executed by and between the Enforcement Division of the Indiana Department of Insurance ("Department"), by counsel, Joshua D. Harrison and Karl Canaii ("Applicant"), to resolve all issues in the above-captioned cause number. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner of the Indiana Department of Insurance.

WHEREAS, on September 29, 2014, Applicant submitted an application for a Nonresident Producer's license; and,

WHEREAS, on said license application, Applicant failed to disclose a 2013 administrative action by the Michigan Department of Financial Services; and,

WHEREAS, Applicant failed to disclose that his producer's license was revoked by the Virginia Bureau of Insurance; and,

WHEREAS, Applicant failed to disclose a 2000 Pennsylvania Misdemeanor conviction for Theft; and,

WHEREAS, the Department alleges that Applicant's conduct constitutes a violation of Indiana Code §27-1-15.6-12(b)(1) and §27-1-15.6-12(b)(9); and,

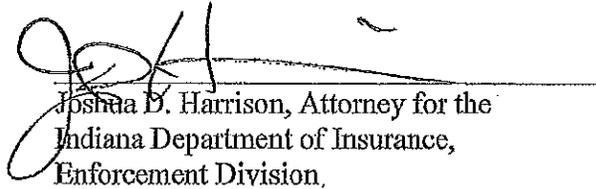
WHEREAS, the Department and Applicant (collectively, the "Parties") desire to resolve this matter without the necessity of a hearing.

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

1. The Commissioner has jurisdiction over the subject matter and the Parties to this Agreed Entry.
2. This Agreed Entry is executed voluntarily by the Parties.
3. Applicant voluntarily and freely waives the right to a public hearing on this matter.
4. Applicant voluntarily and freely waives the right to judicial review of this agreement and the Commissioner's Final Order.
5. Applicant acknowledges Ind. Code § 27-1-15.6-17(b) requires him to report to the Commissioner, not more than thirty (30) days after an initial pretrial hearing date, any criminal prosecution initiated in any jurisdiction.
6. Applicant also acknowledges Ind. Code § 27-1-15.6-17(a) requires him to report to the Commissioner, not more than thirty (30) days after the final disposition of the matter, any administrative action taken against the producer in another jurisdiction or by another governmental agency in Indiana.
7. Applicant shall pay an administrative fine in the amount of Seven Hundred Fifty Dollars and 00/100 (\$750.00) within thirty (30) days of the Commissioner's Final Order adopting this Agreed Entry.

8. Provided no other issues arise, once said administrative fine is paid, Applicant's application for licensure shall be granted.
9. 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.
10. Applicant has carefully read this agreement and fully understands and accepts its terms.

1-16-15  
Date Signed

  
Joshua D. Harrison, Attorney for the  
Indiana Department of Insurance,  
Enforcement Division.

1/5/15  
Date Signed

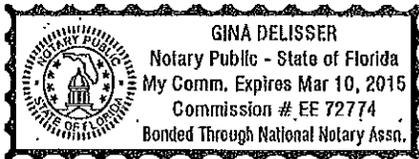
  
Karl Canaii, Applicant

**CERTIFIED MAIL RECEIPT: 9214 8901 0661 5400 0043 6691 92**

STATE OF FLORIDA )  
 ) SS:  
COUNTY OF BROWARD )

Before me a Notary Public for BROWARD County, State of Florida,  
personally appeared Karl Canai, and being first duly sworn by me upon his oath, says that the  
facts alleged in the foregoing instrument are true.

Signed and sealed this 5 day of JANUARY, 2015



[Handwritten Signature]  
Signature

GINA DELISSER  
Printed

My Commission expires: 3/10/15

County of Residence: BROWARD

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

Cause No.: 13390-AD15-0331-013

IN THE MATTER OF: )  
 )  
INSURANCE PRODUCER LICENSE )  
APPLICATION OF: )  
 )  
Karl Canaii )  
7580 Stirling Rd #213 )  
Hollywood, FL 33024 )

**FILED**

APR 10 2015

STATE OF INDIANA  
DEPT. OF INSURANCE

**PRELIMINARY ADMINISTRATIVE ORDER**  
**AND NOTICE OF LICENSE DENIAL**

The Indiana Department of Insurance, pursuant to the Indiana Administrative Act, Indiana Code §4-21.5-1 *et seq.* and Indiana Code §27-1-15.6-12, hereby gives notice to Karl Canaii ("Applicant") of the following Administrative Order:

1. Applicant filed an application for licensure with the Commissioner of the Indiana Department of Insurance ("Commissioner") on September 29, 2014.
2. Before approving an application, the Commissioner must find that the applicant has met specific requirements under Indiana Code §27-1-15.6-6 and Indiana Code §27-1-15.6-12.
3. Indiana Code §27-1-15.6-12(b) provides, in part, that the Commissioner may refuse to issue or renew an insurance producer license for providing incorrect, misleading, incomplete, or materially untrue information in a license application, and for violating an order of the commissioner.
4. Following a review of materials submitted by Applicant in support of his application, the Commissioner being fully advised, now hereby notifies Applicant that he has not fully met the requirements of licensure as stated by Indiana Code §27-1-15.6-12 due to his

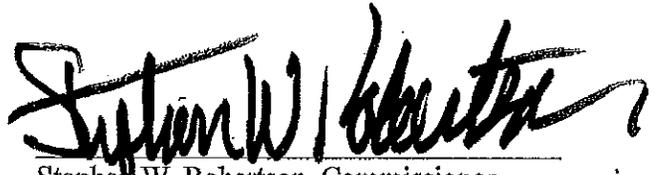
failure to disclose two (2) other state's administrative actions, a misdemeanor on his application for licensure, and for violating an order of the commissioner.

5. Indiana Code §27-1-15.6-12(d) provides that the applicant or licensee may, not more than sixty-three (63) days after notice of denial of the applicant's application or non renewal of the licensee's license is mailed, make written demand to the commissioner for a hearing before the commissioner to determine the reasonableness of the commissioner's action.

**IT IS THEREFORE ORDERED** that the Applicant's request for licensure is hereby DENIED pursuant to Indiana Code §27-1-15.6-12 (b).

4-10-15

Date Signed



Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution:

Karl Canaii  
7580 Stirling Rd #213  
Hollywood, FL 33024

Calla Dain, Insurance Investigator  
Indiana Department of Insurance  
311 W. Washington St., Suite 103  
Indianapolis, IN 46204  
317 234-8687, fax 317 234-2103

**CERTIFIED MAIL RECEIPT: 9214 8901 0661 5400 0054 4250 22**