STATE OF INDIANA  )
COUNTY OF MARION  )
) SS:
BEFORE THE INDIANA
COMMISSIONER OF INSURANCE
CAUSE NUMBER: 10148-AG11-0413-070

IN THE MATTER OF:  )

Brady C. Tramel  )
3781 N. Wilbur Wright Rd.  )
Mooreland, IN 47360  )
License Number: 410708  )

Robert Duane Tramel  )
4010 E. Brown Rd.  )
New Castle, IN 47362  )
License Number: 1673220  )
Respondents  )

Type of Agency Action: Enforcement  )

FINAL ORDER

The Indiana Department of Insurance ("Department") and Brady C. Tramel and Robert Duane Tramel ("Respondents"), licensed resident Indiana insurance producers, signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Respondent’s license, and which has been submitted to the Commissioner 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 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. Respondents shall pay a civil penalty in the amount of five hundred dollars ($500.00), payable within thirty (30) days from the date of this Order.

2. Respondents shall immediately correct business practices.

ALL OF WHICH IS ORDERED this 9th day of May, 2011.

[Signature]

Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Nikolas P. Mann
INDIANA DEPARTMENT OF INSURANCE
311 West Washington Street, Suite 300
Indianapolis, Indiana 46204-2787

Brady C. Tramel
3781 N. Wilbur Wright Rd.
Mooreland, IN 47360

Robert Duane Tramel
4010 W. Brown Rd.
New Castle, IN 47362
STATE OF INDIANA )
) SS:
COUNTY OF MARION )

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 10148-AG11-0413-070

IN THE MATTER OF: )
) )
Brady C. Tramel )
3781 N. Wilbur Wright Rd. )
Mooreland, IN 47360 )
License Number: 410708 )

Robert Duane Tramel )
4010 E. Brown Rd. )
New Castle, IN 47362 )
License Number: 1673220 )
Respondents )
Type of Agency Action: Enforcement )

FILED
MAY 9, 2011
STATE OF INDIANA
DEPT. OF INSURANCE

AGREED ENTRY

This Agreed Entry is entered into by Nikolas P. Mann, Attorney for and on behalf of the State of Indiana, Department of Insurance ("Department"), and Brady C. Tramel and Robert Duane Tramel ("Respondents"), licensed Indiana resident insurance producers, to resolve all matters in the administrative action commenced by the Department. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner for the Indiana Department of Insurance.

WHEREAS, Respondent Brady C. Tramel is a licensed resident insurance producer in the State of Indiana, holding license number 410708 and,

WHEREAS, Respondent Robert Duane Tramel is a licensed resident insurance producer in the State of Indiana, holding license number 1673220 and,
WHEREAS, the Department received a complaint from Jonni Lumpkin on behalf of her mother, Helen Dorn. Ms. Lumpkin stated Respondents failed to timely submit a homeowner’s insurance application and premium to Celina Insurance Company for coverage on her mother’s home.

WHEREAS, Respondents admit the electronic application was not properly submitted and Respondents failed to confirm receipt by the company.

WHEREAS, the Department and Respondent desire to resolve their differences and settle the issues without the necessity of an administrative hearing.

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

1. The Commissioner has jurisdiction over the subject matter and the Respondents in this administrative action.

2. This Agreed Entry is executed voluntarily by the parties. Respondents voluntarily and freely waive their right to a public hearing on this matter.

3. Respondents voluntarily and freely waive their right to petition for judicial review of this agreement and the Commissioner’s Final Order.

4. Respondents agree to pay a civil penalty of five hundred dollars ($500.00) within thirty (30) days from the date the Commissioner signs the Final Order in this matter.

5. Respondents agree to correct business practices and to put measures in place to confirm electronic submissions have been received and processed by the companies.

6. The Department agrees to accept Respondents’ compliance with the terms of this Agreed Entry as full resolution of this matter.

7. Respondents are aware that failure to comply with any terms of this agreement will result in the matter being set for hearing.
8. Respondents are aware 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.

9. Respondents have carefully read this agreement and fully understand and accept its terms.

5/5/11
Date Signed

Nikolas P. Mann, Attorney
Indiana Department of Insurance

5/12/2011
Date Signed

Brady C. Tramel, Respondent

5/12/2011
Date Signed

Robert Duane Tramel, Respondent

STATE OF INDIANA
COUNTY OF Henry

Before me a Notary Public for Henry County, State of Ind., personally appeared Brady C. Tramel 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 2nd day of May, 2011.

(Seal)

Notary Signature

H. Bruce Winningham
Notary Public, Henry Co., In

My Commission Expires: 8.23.14

County of Residence: Henry
STATE OF INDIANA  
COUNTY OF  

Before me a Notary Public for County, State of , personally appeared Robert Duane Tramel 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 day of , 2011.

(Seal)

Notary Signature

Printed  
Notary Public, Henry Co., IN

My Commission Expires: 8-23-17

County of Residence:

Return executed originals to:
INDIANA DEPARTMENT OF INSURANCE
Enforcement Division, Suite 300
311 West Washington Street
Indianapolis, IN 46204-2787
317/233-4243 - telephone
317/232-5251 - facsimile