

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 8503-AG09-0818-193

Ruth A. Hayworth )  
 )  
Respondent, )  
 )  
2505 Outer Drive )  
New Castle, IN 47362 )  
 )  
License #: 1409250 )

**FILED**

SEP 11 2009

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**

The Indiana Department of Insurance (“Department”) and Ruth A. Hayworth, a licensed resident insurance producer, 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 as attached as Exhibit A herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Commissioner of Insurance:

1. Respondent will obtain coverage in accordance with the policies that were previously in place for the Town of Cadiz, Indiana, and will pay restitution equal to the difference in premiums charged.

2. Respondent will pay an Administrative fine of Five Hundred Dollars (\$500.00) within thirty (30) days of this Commissioner's Final Order.

ALL OF WHICH IS ORDERED this 11<sup>th</sup> day of ~~August~~ *September* 2009.



Carol Cutter, Commissioner  
Indiana Department of Insurance

Distribution:

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

Ruth A. Hayworth  
2505 Outer Drive  
New Castle, IN 47362

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 8503-AG09-0818-193

IN THE MATTER OF: )  
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Ruth A. Hayworth )  
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Respondent, )  
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2505 Outer Drive )  
New Castle, IN 47362 )  
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License #: 1409250 )

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STATE OF INDIANA  
DEPT. OF INSURANCE

**AGREED ENTRY**

This Agreed Entry is executed by Nikolas P. Mann, attorney for and on behalf of the State of Indiana, Department of Insurance (“Department”), and Ruth A. Hayworth, a licensed resident insurance producer. This Agreed Entry is subject to the review and approval of the Commissioner of the Indiana Department of Insurance.

WHEREAS, Respondent Ruth A. Hayworth is a resident licensed insurance producer, holding license number 1409250; and


WHEREAS, the Department and Respondent desire to resolve their differences and settle the issues without a hearing or the necessity of the filing of a statement of charges;

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

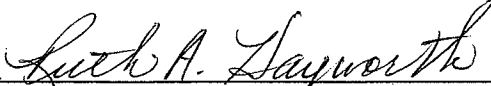
1. The Commissioner has jurisdiction over the subject matter of, and the parties to, this Agreed Entry.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives her right to a public hearing.

4. Respondent voluntarily and freely waives her right to petition for judicial review of this agreement and the Commissioner's Final Order.
5. Respondent was the subject of a complaint by the Town of Cadiz, Indiana.
6. Respondent failed to process the renewal premium for the Complainant's policies, resulting in a lapse in coverage. Respondent failed to notify the Complainant of the lapse in coverage.
7. Respondent's conduct was in violation of Indiana Code § 27-1-15.6-12(b)(8).
8. Respondent will obtain coverage in accordance with the policies that were previously in place, and agrees to pay the difference in premiums charged.
9. Respondent will pay an Administrative fine of Five Hundred Dollars (\$500.00) within thirty (30) days of the Commissioner's Final Order.
10. The Department agrees to accept Respondent's compliance with the terms of this agreement as full resolution of the issues regarding Respondent's producer license.
11. Respondent has carefully read and examined this agreement and fully understands its terms.

8/27/09  
Date Signed

  
Nicholas P. Mann, Attorney  
Indiana Department of Insurance

August 25, 2009  
Date Signed

  
Ruth A. Hayworth, Respondent

STATE OF INDIANA )  
 ) SS:  
COUNTY OF Henry )

Before me a Notary Public for Henry County, State of Indiana,  
~~personally appeared Ruth A. Hayworth and being first duly sworn by me upon her oath,~~  
says that the facts alleged in the foregoing instrument are true.

Signed and sealed this 25 day of August, 2009

Gail A. Byers  
Signature

Gail A. Byers  
Printed

My Commission expires: 1124-09

County of Residence: Henry