STATE OF INDIANA )	BEFORE THE INDIANA
COUNTY OF MARION ) SS:	COMMISSIONER OF INSURANCE
	CAUSE NUMBER: 9889-AG10-1227-193
IN THE MATTER OF:	)
Sandra S. Ringler Respondent	
1755 E. 800 S.	JAN 1 4 2011
Wolcottville, IN 46795  License Number: 1158900	STATE OF INDIANA DEPT. OF INSURANCE
Type of Agency Action: Enforcement	) )

## FINAL ORDER

The Indiana Department of Insurance ("Department") and Sandra S. Ringler, ("Respondent"), a licensed resident Indiana 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 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 in the amount of two hundred fifty dollars (\$250.00), payable within thirty (30) days from the date of this Order.

Respondent shall immediately correct business practices. 2.

ALL OF WHICH IS ORDERED this 14 thday of January, 20 1).

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

Sandra S. Ringler 8766 N. Co. Rd. 21 W Wolcottville, IN 46795

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## 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 Sandra S. Ringler ("Respondent"), a licensed Indiana resident insurance producer, 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 is a licensed resident insurance producer in the State of Indiana, holding license number 1158900 and,

WHEREAS, the Department received a complaint that Respondent failed to directly solicit a health insurance application and failed to witness the signature of the applicant; and,

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 Respondent in

this administrative action.

2. This Agreed Entry is executed voluntarily by the parties. Respondent voluntarily

and freely waives her right to a public hearing on this matter.

3. Respondent voluntarily and freely waives her right to petition for judicial review

of this agreement and the Commissioner's Final Order.

4. Respondent agrees to pay a civil penalty of two hundred fifty dollars (\$250.00)

within thirty (30) days from the date the Commissioner signs the Final Order in this matter.

5. Respondent agrees to correct business practices.

6. The Department agrees to accept Respondent's compliance with the terms of this

Agreed Entry as full resolution of this matter.

7. Respondent is aware that failure to comply with any terms of this agreement will

result in the matter being set for hearing.

8. Respondent is aware 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. Respondent has carefully read this agreement and fully understands and accepts

its terms.

Date Signed

Nikolas P. Mann, Attorney

Indiana Department of Insurance

and and

Date Signed

Sandra S Ringler Res

STATE OF INDIANA )
STATE OF INDIANA ) COUNTY OF LUCYWYY )
Before me a Notary Public for County, State of County, State of Personally appeared Sandra S. Ringler 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 day of
(Seal)  Notary Signature  Tody La Holsinger  Printed
My Commission Expires: 1-29-2016
County of Residence: Lu brange

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