

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE
CAUSE NUMBER: 10268-AG11-0502-080

IN THE MATTER OF:)
)
Andrea Kay Knarr)
)
2444 Bridle Way)
)
Shelbyville, Indiana 46176)
)
Producer License No. 513651)
)
Advantis Title Solutions, Inc.)
)
30 East Washington Street)
)
Suite 302)
)
Shelbyville, Indiana 46176)
)
Producer License No. 517471)
)
Respondents)
)
)
Type of Agency Action: Enforcement)

FILED

APR 10 2012

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Indiana Department of Insurance ("Department") and Andrea Kay Knarr, individually and as authorized representative of Advantis Title Solutions, Inc. ("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 ("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. This Final Order supersedes and replaces the Final Order filed on June 16, 2011.
2. Respondent will pay the remainder of the initial fine totaling \$1,700.00 to the Department in monthly installments of \$200.00 until the total amount is paid.
3. Respondent Advantis will cease conducting business on or before November 1, 2012 and producer license number 517471 will be voluntarily surrendered as of the same date.
4. Respondent Knarr's individual license number 513651 shall remain on probation in accordance with the Commissioner's Final Order which was filed on June 16, 2011.
5. Respondent Knarr will resolve all outstanding tax warrants with the Indiana Department of Revenue. Acceptable resolution will take one of the forms described in the Agreed Entry on this matter.
6. Respondent will fully comply with all other terms set forth in the Agreed Entry in this matter.

ALL OF WHICH IS ORDERED this 10th day of April, 20 12.


Stephen V. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Nikolas P. Mann
INDIANA DEPARTMENT OF INSURANCE
311 West Washington Street
Suite 103
Indianapolis, Indiana 46204-2787

Mark W. McNeely
McNeely Law Office
30 East Washington Street
Suite 100
Shelbyville, Indiana 46176

Andrea Kay Knarr
Advantis Title Solutions, Inc.
30 East Washington Street
Suite 302
Shelbyville, Indiana 46176

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 10268-AG11-0502-080

IN THE MATTER OF:)

Andrea Kay Knarr)

2441 Richard Drive)
Shelbyville, Indiana 46176)

Producer License No. 513651)

Advantis Title Solutions, Inc.)

30 East Washington Street)
Suite 302)
Shelbyville, Indiana 46176)

Producer License No. 517471)

Respondents)

Type of Agency Action: Enforcement)

FILED

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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 Andrea Kay Knarr ("Knarr"), a licensed insurance producer, individually and as authorized representative of Advantis Title Solutions, Inc. (collectively, "Respondents"), a licensed title insurance agency. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner of the Indiana Department of Insurance.

WHEREAS, in an effort to resolve issues regarding Respondents' licenses, the Department and Respondents entered into an Agreed Entry; and

WHEREAS, the terms of the original Agreed Entry required, among other things, Respondents to pay a fine, regularly produce copies of escrow account reconciliations and resolve outstanding tax warrants with the Indiana Department of Revenue; and

WHEREAS, the original Agreed Entry was adopted by the Commissioner via Final Order on June 16, 2011; and

WHEREAS, Respondents were not able to meet the terms of the original agreement and requested an alteration to the terms; and

WHEREAS, Knarr is authorized to act on behalf of the agency and obligate it to perform in accordance with this agreement; and

WHEREAS, the Department and Respondents desire to resolve their continuing differences and settle the issues without a hearing.

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

1. The Commissioner has jurisdiction over the subject matter and Respondents in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondents knowingly, voluntarily and freely waive their right to a public hearing on the issues in this action.
4. Respondents waive their right to judicial review of this matter.
5. Respondents agree to the following altered terms:
 - a) Respondent will pay the remainder due of the initial fine totaling \$1,700.00 to the Department in monthly installments of \$200.00 until the total amount is paid. The fine payments will continue to be due on the date commensurate with the agreed-upon terms in the original Agreed Entry.


- b) Respondent Knarr's individual license number 513651 shall remain on probation in accordance with the Commissioner's Final Order which was filed on June 16, 2011.
- c) Respondent Advantis will cease conducting business on or before November 1, 2012 and producer license number 517471 will be voluntarily surrendered as of the same date.
- d) Respondents will continue to provide copies of Advantis' monthly escrow account reconciliations by the 20th of each month through the probation period after which Respondents will provide monthly progress reports which will evince any remaining unpaid items are paid to the proper payee until the account is cleared.
- e) By November 30, 2012, Respondents will provide a list of unpaid or outstanding items from the escrow account along with clear evidence that sufficient funds exist in the account to pay all outstanding items.
- f) Respondent will record all necessary documents in a timely manner and will report to the Department a list of all outstanding policies and their status by November 30, 2012. Respondent will include status updates on outstanding policies when the escrow reconciliations are submitted monthly. This includes an accounting of any outstanding premium due to the underwriter and evidence of payment.
- g) Respondent Knarr will resolve all outstanding tax warrants with the Indiana Department of Revenue by the end of the fine-payment period. Acceptable resolution will take one of the following forms:

- i) payment in full of the outstanding taxes and release of the warrants;
 - ii) entering into a payment plan with the Department of Revenue;
 - iii) a court order removing Respondent Knarr from responsibility for the outstanding taxes.
 - h) Respondent will maintain Errors and Omissions insurance for the business until it ceases to operate.
 - i) Respondent will transfer all appropriate files for policies written while appointed by General Title Insurance Company to them by November 30, 2012.
 - j) Respondents will maintain all files for policies written while appointed by other insurers in a safe, secure location where they can be accessed in the event of a claim or escrow question. All such files will be maintained for a period of five (5) years from the effective date on the policy.
7. The parties agree that this Agreed Entry supersedes and replaces the Agreed Entry executed previously under the same cause number, and that the forthcoming Final Order supersedes the Final Order filed on June 16, 2011.
8. Failure on the part of Respondents to complete any term of this Agreed Entry will result in the filing of a Statement of Charges that seeks permanent revocation of Respondents' licenses and the matter being set for a hearing.
9. The Department agrees to accept Respondents' compliance with the terms of this Agreed Entry as full resolution of this matter.
10. 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.

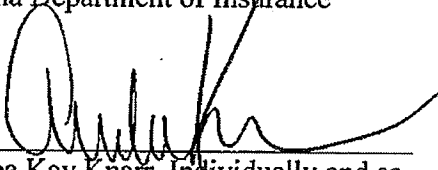
11. Respondents have been represented by Mark W. McNeely

4/9/12
Date Signed



Nikolas P. Mann, Attorney
Indiana Department of Insurance

4-4-12
Date Signed



Andrea Kay Knarr, Individually and as
Owner of Advantis Title Solutions, Inc.

