

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 11031-AG12-0426-030

IN THE MATTER OF:)

Clarissa Rasmussen)

82 E. Osborn Prairie Rd.)
Veedersburg, IN 47987)

License Number 636067)

Norush Insurance, Inc.)

109 W. Mill St.)
Attica, IN 47918)

License Number: 2587370)

Respondents)

Type of Action: Enforcement)

FILED

JUL 02 2012

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

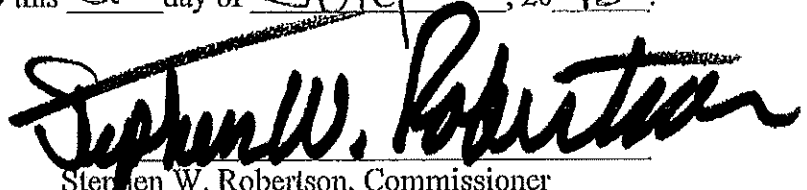
The Indiana Department of Insurance ("Department") and Clarissa Rasmussen ("Rasmussen") and Norush Insurance, Inc. ("Norush") (collectively "Respondents"), signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Respondents' licenses, and which has 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 Clarissa Rasmussen's resident insurance producer license number 636067 is hereby permanently revoked, effective immediately.
2. Respondent Norush Insurance, Inc.'s resident insurance producer license number 2587370 is hereby permanently revoked, effective immediately.

ALL OF WHICH IS ORDERED this 2nd day of July, 2012.


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Adam H. Berry
INDIANA DEPARTMENT OF INSURANCE
311 West Washington Street, Suite 103
Indianapolis, Indiana 46204-2787

Clarissa Rasmussen
82 E. Osborn Prairie Rd.
Veedersburg, IN 47987

STATE OF INDIANA)
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BEFORE THE INDIANA
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CAUSE NUMBER: 11031-AG12-0426-030

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Norush Insurance, Inc.

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Attica, IN 47918

License Number: 2587370

Respondents.

Type of Action: Enforcement

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JUL 02 2012

STATE OF INDIANA
DEPT. OF INSURANCE

AGREED ENTRY

This Agreed Entry is entered into by and between Adam H. Berry, attorney for and on behalf of the Indiana Department of Insurance ("Department"), and Clarissa Rasmussen ("Rasmussen") and Norush Insurance, Inc. ("Norush") (collectively "Respondents"), to resolve all matters described in the Department's Motion for an Emergency Cease and Desist Order filed on May 17, 2012, as well as all remaining matters in the above referenced cause number. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner for the Department.

WHEREAS, Rasmussen and Norush are resident insurance producers holding license numbers 636067 and 2587370, respectively; and

WHEREAS, Rasmussen is the owner and Qualifying Active Officer of Norush; and

WHEREAS, Rasmussen admitted that she misappropriated premiums received in the course of doing insurance business; and

WHEREAS, the Department and Respondents 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 the permanent revocation of their resident insurance producer licenses, effective immediately from the date the Commissioner signs the Final Order in this matter.

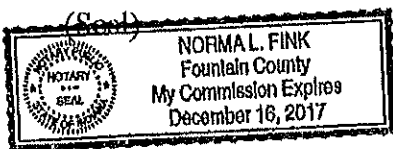
5. The Department agrees to accept Respondents' compliance with the terms of this Agreed Entry as full resolution of this matter.

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

7. Respondents are aware this Agreed Entry has not been accepted by the Commissioner, it is agreed that presentation to and consideration of this Agreed Entry by the

STATE OF Indiana)
COUNTY OF Fountain) SS:

Before me a Notary Public for Fountain County, State of Indiana
personally appeared Clarissa Rasmussen 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 25th day of
June, 20 12.



Norma L. Fink
Notary Signature

Norma L. Fink
Printed

My Commission Expires: 12-16-17

County of Residence: Fountain


Return executed originals to:
INDIANA DEPARTMENT OF INSURANCE
Enforcement Division, Suite 103
311 West Washington Street
Indianapolis, IN 46204-2787
317/234-5888 - telephone
317/234-2103 - facsimile

Commissioner shall not unfairly or illegally prejudice the Commissioner from further participation in or resolution of these proceedings.

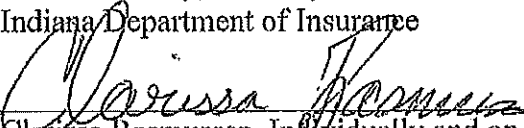
8. Respondents have carefully read this agreement and fully understand and accept its terms.

7.2.12
Date Signed

06/25/2012
Date Signed



Adam H. Berry, Attorney
Indiana Department of Insurance



Clarissa Rasmussen, Individually and on
behalf of Norush Insurance, Inc.

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER of INSURANCE

CAUSE NUMBER: 11031-AG12-0426-030

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Veedersburg, IN 47987.

License Number 636067

Norush Insurance, Inc.

109 W. Mill St.
Attica, IN 47918

License Number: 2587370

Respondents

Type of Action: Enforcement

FILED

MAY 17 2012

STATE OF INDIANA
DEPT. OF INSURANCE

ORDER GRANTING

EMERGENCY CEASE AND DESIST ORDER

The Commissioner of the Indiana Department of Insurance ("Commissioner"), having reviewed the Enforcement Division's Motion for Emergency Cease and Desist Order, and being otherwise duly advised, now finds as follows:

FINDINGS OF FACT

1. The Department of Insurance ("Department") is authorized to regulate the practice of insurers and producers in Indiana under Indiana Code 27-1 et seq.

2. The Department may hold disciplinary hearings in accordance with Indiana Code 4-21.5-3 and 4.

3. Respondent Rasmussen's license was suspended by Commissioner's Order on April 27, 2012 for failing to provide a list of appointments within ten (10) days as requested by the Commissioner.

4. The Department has discovered that Respondent Rasmussen continues to sell, solicit or negotiate insurance business at the offices of Respondent Norush without a valid license.

5. Respondent Rasmussen has also admitted to failing to remit insurance premium.

CONCLUSIONS OF LAW

6. An emergency exists in that Respondents continue to sell, solicit or negotiate insurance in violation of Indiana Code 27-1-15.6-6.

7. An emergency further exists in that Respondent Rasmussen has failed to remit insurance premium. This constitutes the improper withholding, misappropriating, or converting of monies received in the course of doing insurance business and is cause for disciplinary action in accordance with Indiana Code 27-1-15.6-12(b)(4).

8. In an emergency, the Commissioner may issue appropriate orders without notice or an evidentiary proceeding under Indiana Code 4-21.5-4-2(a).

ORDER

It is, therefore, ORDERED, that Respondents must CEASE AND DESIST from selling, soliciting or negotiating insurance in Indiana, or otherwise violating in any way the insurance laws of Indiana.

It is further ORDERED that the office of Norush Insurance, Inc., located at 109 W. Mill Street, Attica, Indiana, be closed for business immediately.

Pursuant to Indiana Code 4-21.5-4-2, this order remains effective for 90 days commencing on the date this Order is issued.

Respondents are hereby notified of their right to a hearing concerning this Order as quickly as practicable under Indiana Code 4-21.5-4-4.

INDIANA DEPARTMENT OF INSURANCE


Stephen W. Robertson, Commissioner

Distribution to:

Nikolas P. Mann, Attorney
Indiana Department of Insurance
311 W. Washington St., Suite 103
Indianapolis, IN 46402

Clarissa Rasmussen
Norush Insurance, Inc.
109 W. Mill St.
Attica, IN 47918

STATE OF INDIANA)
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BEFORE THE INDIANA
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CAUSE NUMBER: 11031-AG12-0426-030

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STATE OF INDIANA
DEPT. OF INSURANCE

MOTION FOR EMERGENCY CEASE AND DESIST ORDER

The Enforcement Division of the Indiana Department of Insurance, pursuant to Indiana Code 4-21.5-4 and Indiana Code 27-1-15.6 et seq., files its Motion for an Emergency Cease and Desist Order against Norush Insurance, Inc. ("Respondent Norush" or "Norush agency") and Clarissa Rasmussen ("Respondent Rasmussen"), individually, and as owner of Respondent Norush (collectively "Respondents") and states:

1. Respondent Rasmussen is a licensed resident insurance producer holding license number 636067.
2. Respondent Norush, a licensed resident insurance producer agency holding license number 2587370, is owned and operated by Clarissa Rasmussen.

3. On or about December 1, 2009, Respondent Rasmussen purchased the Norush agency from Thomas Norush, a previously licensed resident insurance producer. Mr. Norush agreed to the permanent revocation of his insurance producer license on September 25, 2009 for failing to remit premium to an insurer.

4. Respondent Rasmussen was terminated for cause on February 24, 2012, by IHT Insurance Agency Group after she too admitted to failing to remit insurance premium.

5. On April 27, 2012, the Commissioner issued a Findings of Fact and Suspension Order for Respondent Rasmussen for failure to respond to the Commissioner's request for a response and a list of company appointments.

6. On May 10, 2012, Ronda Ankney, Investigator for the Enforcement Division, spoke with Respondent Rasmussen by placing a phone call to the Norush agency office. Ms. Ankney informed Respondent Rasmussen her producer license was currently suspended for failure to respond and that she was prohibited from selling, soliciting or negotiating insurance until the license was reinstated. Investigator Ankney followed up the conversation with a fax to Respondents that included the notice of termination, the Commissioner's request for information and the Suspension Order. As of the date of this conversation, at the very latest, there could be no misunderstanding on the part of Respondent Rasmussen that her license to sell, solicit and negotiate insurance was suspended.

7. To date, no additional information has been provided to the Department by Respondents and Respondent Rasmussen's producer license remains suspended.


8. On May 15, 2012, with the knowledge of and cooperation from the Attica Police Department, Cassandra Dillman of Attica, Indiana went to Respondent Norush and was provided a quote for insurance coverage by Respondent Rasmussen.

9. An emergency exists in that Respondent Rasmussen continues to act as an insurance producer without an active license and represents a danger to the insuring public. Respondent Rasmussen is the only known insurance producer for Respondent Norush and has sole authority to act on its behalf.

10. An emergency further exists in that the previous owner of Respondent Norush, Thomas Norush, agreed to the permanent revocation of his insurance producer license on September 25, 2009 for failing to remit premium to an insurer, thereby demonstrating a continued pattern and practice in this agency, through two owners, of conduct in violation of Indiana Insurance Code.

11. Under Indiana Code 4-21.5-4-2(a)(1), the Commissioner may, in an emergency, issue orders without notice or an evidentiary proceeding. (Upon issuance of an emergency order, the Respondent may request a hearing as quickly as practicable under Indiana Code 4-21.5-4-4).

WHEREFORE, the Enforcement Division requests that the Commissioner issue an Emergency Cease and Desist Order against Respondents under Indiana Code 4-21.5-4-2, and for all other necessary and proper relief.




Nikolas P. Mann, #26665-29
Deputy General Counsel
Enforcement Division

Indiana Department of Insurance
311 West Washington Street, Suite 103
Indianapolis, IN 46204-2787
(317)233-9431-telephone
(317)234-2103-facsimile

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing has been served upon the above-captioned Respondents by United States first class mail, postage prepaid, this 16th day of May, 2012.

Clarissa Rasmussen
Norush Insurance, Inc.
109 W. Mill St.
Attica, Indiana 47918



Nikolas P. Mann, #26665-29
Deputy General Counsel
Enforcement Division

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1. The Department of Insurance ("Department") is authorized to regulate the practice of insurers and producers in Indiana under Indiana Code 27-1 et seq.

2. The Department may hold disciplinary hearings in accordance with Indiana Code 4-21.5-3 and 4.

3. Respondent Rasmussen's license was suspended by Commissioner's Order on April 27, 2012 for failing to provide a list of appointments within ten (10) days as requested by the Commissioner.

4. The Department has discovered that Respondent Rasmussen continues to sell, solicit or negotiate insurance business at the offices of Respondent Norush without a valid license.

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CONCLUSIONS OF LAW

6. An emergency exists in that Respondents continue to sell, solicit or negotiate insurance in violation of Indiana Code 27-1-15.6-6.

7. An emergency further exists in that Respondent Rasmussen has failed to remit insurance premium. This constitutes the improper withholding, misappropriating, or converting of monies received in the course of doing insurance business and is cause for disciplinary action in accordance with Indiana Code 27-1-15.6-12(b)(4).

8. In an emergency, the Commissioner may issue appropriate orders without notice or an evidentiary proceeding under Indiana Code 4-21.5-4-2(a).

ORDER

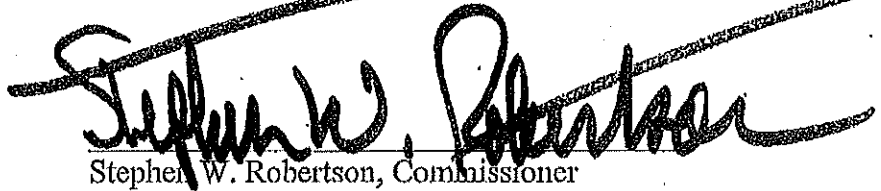
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It is further ORDERED that the office of Norush Insurance, Inc., located at 109 W. Mill Street, Attica, Indiana, be closed for business immediately.

Pursuant to Indiana Code 4-21.5-4-2, this order remains effective for 90 days commencing on the date this Order is issued.

Respondents are hereby notified of their right to a hearing concerning this Order as quickly as practicable under Indiana Code 4-21.5-4-4.

INDIANA DEPARTMENT OF INSURANCE



Stephen W. Robertson, Commissioner

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