

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE  
CAUSE NUMBER: 11758-AG12-1220-116

IN THE MATTER OF: )  
 )  
Honeycreek Vigo Title Services, Inc. )  
405 S. 6<sup>th</sup> Street )  
Terre Haute, Indiana 47807 )  
 )  
Respondent )  
 )  
 )  
Type of Agency Action: Enforcement )  
License Number: 37879 )

**FILED**

JAN 07 2013

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**

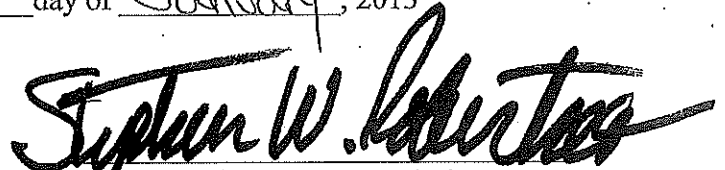
The Indiana Department of Insurance (“Department”) and Honeycreek Vigo Title Services, Inc. (“Respondent”), a licensed Indiana insurance producer, signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Respondent’s action and which has been submitted 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. Respondent shall pay a civil penalty of \$250.00 within thirty (30) days of the signing of this Final Order for non-compliance with the Indiana insurance producer licensing statutes.

ALL OF WHICH IS ORDERED this 17<sup>th</sup> day of January, 2013



Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution:

Pam Kappel, President  
Honeycreek Vigo Title Services, Inc.  
405 S. 6th Street  
Terre Haute, Indiana 47807

Dan L. Oliver, Attorney  
Indiana Department of Insurance  
311 West Washington St. Suite 103  
Indianapolis, Indiana 46204

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STATE OF INDIANA  
DEPT. OF INSURANCE

**AGREED ENTRY**

This Agreed Entry is entered into by Dan L. Oliver, Attorney for and on behalf of the State of Indiana, Department of Insurance ("Department"), and Honeycreek Vigo Title Services, Inc., ("Respondent"), a licensed resident insurance producer holding Indiana insurance license number 37879, to resolve all matters under Cause Number 11758-AG12-1220-116. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner of the Indiana Department of Insurance.

WHEREAS, Respondent is a licensed insurance producer firm in the State of Indiana; and

WHEREAS, during the course of an examination of Respondent, the examiner Fred Medley discovered that Respondent employed an individual as a closing agent. The employees' insurance producer's licenses had expired for a time period during the calendar year 2010 from 6/30/2010 thru 11/05/2010; and

WHEREAS, the agency benefited from the collection of premiums and closing fees resulting from transactions examined by the examiner during the time the licenses had expired; and

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

WHEREAS, the employee has since obtained the proper license and is currently practicing the business of selling, soliciting or negotiating title insurance in the State of Indiana; and

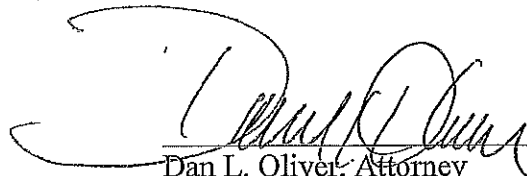
WHEREAS, the parties desire to resolve their differences and settle the issues without a hearing;

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

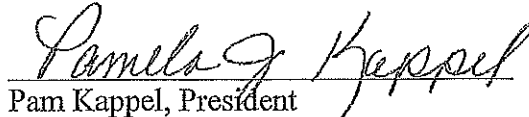
1. The Commissioner has jurisdiction over the subject matter and the Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives its right to a public hearing on the issues in this action.
4. Respondent waives its right for a judicial review of this matter.
5. Respondent agrees to pay a civil penalty of **\$250.00** within thirty days (30) of the signing of the Commissioner's Final Order for non-compliance with the Indiana insurance producer licensing statutes.
6. 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.

7. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full resolution of this matter.

12-31-2012  
Date Signed

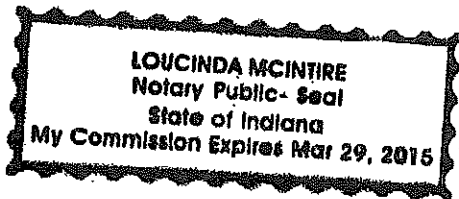
  
Dan L. Oliver, Attorney  
Indiana Department of Insurance

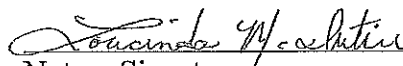
12-27-12  
Date Signed

  
Pam Kappel, President  
Honeycreek Vigo Title Services, Inc.

STATE OF INDIANA )  
 ) SS:  
COUNTY OF Vigo )

Before me a Notary Public for Vigo County, State of Indiana, personally appeared Pam Kappel, in her capacity as President of Honeycreek Vigo Title Services, Inc. and being first duly sworn by me upon her oath, states that the facts alleged in the foregoing instrument are true. Signed and sealed this 28 day of December, 2013



  
Notary Signature

\_\_\_\_\_  
Notary Name Printed

My Commission expires: \_\_\_\_\_

County of Residence: \_\_\_\_\_