

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE
CAUSE NUMBER: 11812-AG13-0301-011

IN THE MATTER OF:

Ruthann E. Stenger
8657 Short Ridge Rd.
Aurora, Indiana 47001

Respondent

Type of Agency Action: Enforcement
License Number: 711864

FILED

APR 18 2013

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

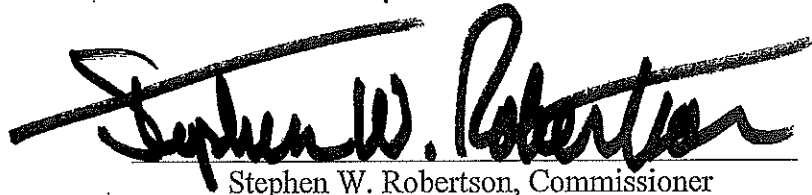
The Indiana Department of Insurance ("Department") and Ruthann E. Stenger ("Respondent"), a licensed Indiana insurance producer, signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Respondent's action and which has been submitted to the Commissioner 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 18th day of April, 2013


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Ruthann E. Stenger
8657 Short Ridge Rd.
Aurora, Indiana 47001

Dan L. Oliver, Esq.
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 Ruthann E. Stenger ("Respondent"), currently a licensed resident insurance producer holding an Indiana insurance license number 711864 having expired for failure to renew during the period of 8/31/2012 thru 10/14/2012, to resolve all matters under Cause Number 11812-AG13-0301-011. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner of the Indiana Department of Insurance.

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

WHEREAS, during the course of an examination of Respondent's employer Dearborn Title Insurance, Inc., the senior examiner Fred Medley discovered that Respondent was selling, soliciting and negotiating title insurance while employed as an escrow closer by the agency without a current and valid license during a period from 8/31/2012 thru 10/14/2012.

Respondent's individual producer's license had expired for approximately a period of two months before the examination date; and

WHEREAS, Respondent participated during employment with the agency in at least three transactions involving title insurance and acted as an escrow closer during the time the license was expired ; and

WHEREAS, Respondent has obtained the proper license having renewed with an effective date of 10/15/2012 and is currently practicing the business of selling, soliciting or negotiating title insurance in the State of Indiana; and

WHEREAS, the Department and Respondent 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 her right to a public hearing on the issues in this action.
4. Respondent waives her right for a judicial review of this matter.
5. Respondent has obtained the proper licensing after being unlicensed for the period of 8/31/2012 thru 10/14/2012.
6. 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.

7. 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.

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

4-8-2013

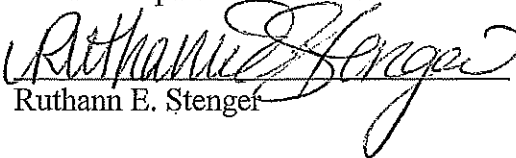
Date Signed

4/1/13

Date Signed



Dan L. Oliver, Attorney
Indiana Department of Insurance



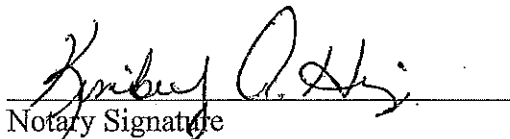
Ruthann E. Stenger

STATE OF INDIANA)

) SS:

COUNTY OF Dearborn)

Before me a Notary Public for Dearborn County, State of Indiana, personally appeared Ruthann E. Stenger 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 1st day of April, 2013


Notary Signature

Notary Name Printed

My Commission expires: _____

County of Residence: _____

