

STATE OF INDIANA)
) SS:
COUNTY OF MARION)
IN THE MATTER OF:)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE
CAUSE NUMBER: 12291-AG13-0801-085

John A. Kraft)
3918 Highway 11)
Lanesville, IN 47136)

Respondent)

Type of Agency Action: Enforcement)
License Number 1817240)

FILED

SEP 03 2013

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

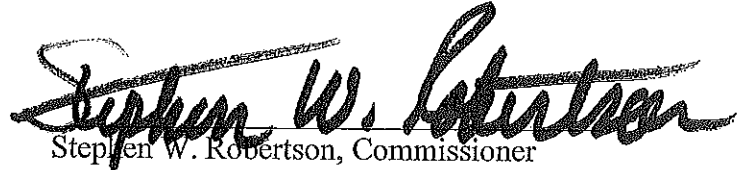
The Indiana Department of Insurance (“Department”) and John A. Kraft (“Respondent”), a licensed resident insurance producer, signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Respondent’s action and which has been submitted to the Commissioner 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 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 3rd day of September, 2013


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

John A. Kraft
3918 Highway 11
Lanesville, IN 47136

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 John A. Kraft ("Respondent"), a currently licensed resident insurance producer holding an Indiana insurance license number 1817240 same having been suspended for education for a period from 2/29/2012 to 7/9/2012, to resolve all matters under Cause Number 12291-AG13-0801-085. 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 resident licensed insurance producer in the State of Indiana; and

WHEREAS, during the course of an examination of Respondent's Agency, senior examiner Fred Medley discovered the Respondent was selling, soliciting and negotiating title insurance as a closing agent without a valid license for a period from 2/29/2012 to 7/9/2012.; and

WHEREAS, Respondent participated in transactions involving title insurance and acted as a closing agent during the time the license was expired; and

WHEREAS, Respondent has renewed his license and is currently practicing the business of selling, soliciting or negotiating title insurance in the State of Indiana; and

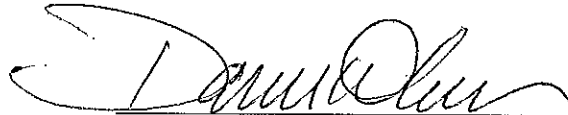
WHEREAS, the Department and Respondent desire to resolve their differences and settle the issues without a hearing;

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 his right to a public hearing on the issues in this action.
4. Respondent waives his right for a judicial review of this matter.
5. Respondent has obtained the proper license and is conducting the business of selling, soliciting or negotiating title insurance in Indiana.
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.

8-15-2013
Date Signed

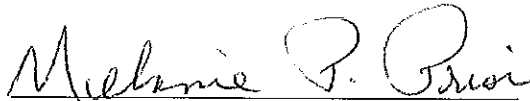

Dan L. Oliver, Attorney
Indiana Department of Insurance

08-07-2013
Date Signed


John A. Kraft

STATE OF INDIANA)
) SS:
COUNTY OF FLOYD)

Before me a Notary Public for FLOYD County, Indiana, personally appeared John A. Kraft and being first duly sworn by me upon his oath, states that the facts alleged in the foregoing instrument are true. Signed and sealed this 7th day of AUGUST, 2013


Notary Signature

Melonie P. Prior
Notary Name Printed

My Commission expires: April 13, 2016

County of Residence: FLOYD