

JCN 23469687

V-257526

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

BEFORE THE INDIANA)
) SS: COMMISSIONER OF INSURANCE
) CAUSE NUMBER: 12585-AG14-0109-006

\$250.

Gina Gruse)
) Respondent.)
) 6402 Railroad Avenue)
) Crestwood, KY 40014)
)
)

FILED

FEB 21 2014

STATE OF INDIANA
DEPT. OF INSURANCE

Type of Agency Action: Enforcement

67350

FINAL ORDER

The Indiana Department of Insurance ("Department") and Gina Gruse ("Respondent"), an unlicensed non-resident title insurance producer, signed an Agreed Entry which purports to resolve all matters regarding an investigation by the Department's Title Insurance Division 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 two hundred and fifty dollars (\$250.00) within thirty (30) days of the signing of this Final Order.
2. Respondent shall not sell, solicit, or negotiate title insurance in Indiana without being properly licensed.

ALL OF WHICH IS ORDERED this 21st day of February, 2014


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Gina Gruse
6402 Railroad Avenue
Crestwood, KY 40014

Robert L. Hummel, Attorney
Indiana Department of Insurance
311 W. Washington St., Suite 103
Indianapolis, IN 46204

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

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CAUSE NUMBER: 12585-AG14-0109-006

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STATE OF INDIANA
DEPT. OF INSURANCE

Type of Agency Action: Enforcement

AGREED ENTRY

This Agreed Entry is entered into by Robert L. Hummel, attorney for and on behalf of the Indiana Department of Insurance ("Department"), and Gina Gruse ("Respondent"), an unlicensed non-resident title insurance producer, to resolve all matters regarding an investigation by the Department's Title Insurance Division. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner of the Indiana Department of Insurance.

WHEREAS, on November 20, 2013, during an examination of Respondent's employer, Metro Title LLC, Senior Examiner Nicole Lotter found Respondent was selling, soliciting, or negotiating title insurance while employed as a closing agent without a valid license; and

WHEREAS, Respondent has not obtained a valid Indiana license and is not currently selling, soliciting, or negotiating title insurance in 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 admits that she sold, solicited, or negotiated title insurance without a valid license in violation of Indiana law.
5. Respondent agrees not to engage in selling, soliciting, or negotiating title insurance in Indiana without first being properly licensed.
6. Respondent agrees to pay a civil penalty of two hundred and fifty dollars (\$250.00) within thirty (30) days after the Commissioner signs the Final Order.
7. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full resolution of this matter.
8. Respondent voluntarily and freely waives her right to petition for judicial review of this agreement and the Commissioner's Final Order.
9. Respondent is aware that failure to comply with any of the terms of this agreement will result in the matter being set for a hearing and may result in the permanent revocation of her insurance license and/or an additional civil penalty.
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.

Date Signed

Robert L. Hummel, Attorney
Indiana Department of Insurance

2-10-14
Date Signed

Gina Gruse
Gina Gruse, Respondent

COMMONWEALTH OF KENTUCKY)
COUNTY OF Oldham) SS:

Before me a Notary Public for Oldham County, State of Kentucky,
personally appeared Gina Gruse 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 10 day of February, 2014

Nicole Massey
Notary Signature

Notary Name Printed

My Commission expires: _____

County of Residence: Henry

Nicole Massey
Notary Public-State at Large
KENTUCKY-Notary ID#478448
My Commission expires November 16, 2016