

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO. 12907-AG14-0424-064

IN THE MATTER OF: )  
 )  
Douglass & Nelson, Inc. )  
Respondent. )  
328 4<sup>th</sup> Street )  
Covington, IN 47932 )

**FILED**

AUG 01 2014

Type of Agency Action: Title Enforcement  
Indiana Insurance License No. 1531900

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER AND APPROVAL**

The Indiana Department of Insurance (“Department”), by its counsel, Robert L. Hummel, and Douglass & Nelson, Inc. (“Respondent”), a licensed title insurance agency, signed an Agreed Entry which purports to resolve all issues involved in the action by the Department 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. 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 in the amount of two thousand six hundred and sixty dollars (\$2,660.00) to the Department. The full amount of the penalty has been paid by Respondent.

2. Respondent waives its right to petition for judicial review of this Final Order.

ALL OF WHICH IS ORDERED this 1<sup>st</sup> day of ~~July~~ <sup>August</sup>, 2014.

  
Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution:

Campbell White, Esq.  
White & White Attorneys  
P.O. Box 98  
Covington, IN 47932

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

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Indiana Producer License No.: 1531900 )

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AUG 01 2014

STATE OF INDIANA  
DEPT. OF INSURANCE

AGREED ENTRY

This Agreed Entry is executed by Robert Hummel, attorney for the Indiana Department of Insurance (“Department”), and Douglass & Nelson, Inc., (“Respondent”), a title insurance agency licensed to do business in Indiana, to resolve all issues in the above captioned matter. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner, Indiana Department of Insurance (“Commissioner”).

WHEREAS, Respondent is a resident title insurance agency licensed in the State of Indiana, holding license number 1531900; and

WHEREAS, Jessica White (White) is employed by Respondent; and

WHEREAS, Respondent charged White with the duties of a licensed insurance producer including the signing of commitments; and

WHEREAS, White completed all continuing education requirements to maintain her license but failed to timely pay the Forty dollar (\$40.00) license renewal fee after the Indiana Department of Insurance stopped sending written renewal notices; and

WHEREAS, White, not realizing her license had expired, worked as an unlicensed resident title insurance producer in the State of Indiana; and

WHEREAS, White renewed her license immediately upon discovery that her license had not been renewed, by paying the Forty dollar (\$40.00) fee plus penalties; and

WHEREAS, Respondent believed that White was properly licensed to act as a title insurance producer in the State of Indiana; and

WHEREAS, Respondent pays White an hourly wage resulting from the sale of title insurance; and

WHEREAS, Respondent benefited by the employment of White due to the fact White negotiated the terms of title insurance commitments and policies during the time she was not licensed; and

WHEREAS, the Department alleges Respondent has paid a person for selling, soliciting, or negotiating insurance in Indiana when that person was not licensed, in violation of Indiana Code 27-1-15.6-13(a &b); and

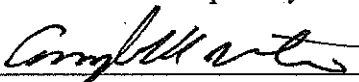
WHEREAS, Campbell White, attorney, is authorized to act on behalf of the agency and obligate it to perform in accordance with this agreement; and

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

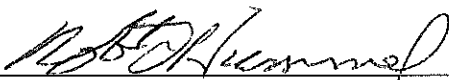
IT IS, THEREFORE, NOW AGREED by and between the parties as follows:

1. The Commissioner has jurisdiction over the subject matter and 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 in this matter.
4. Respondent voluntarily and freely waives its right to judicial review of this matter.
5. As a result of White failing to timely pay the Forty dollar (\$40.00) renewal fee, Respondent agrees to pay an administrative penalty in the amount of Two thousand six hundred sixty dollars (\$2,660.00) to the Department. The payment is tendered with this agreement, and the Indiana Department of Insurance acknowledges receipt thereof.
6. The Department agrees to accept Respondent's compliance with this agreement as full resolution of this matter.
7. Respondent has carefully read this agreement and fully understands and accepts its terms.
8. Should this Agreed Entry not be accepted by the Commissioners, 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.
9. Respondent is aware that failure to comply with any of the terms of this agreement will result in the matter being set for hearing and may result in the permanent revocation of its insurance producer license and/or additional civil penalty.

6/23/14  
Dated Signed

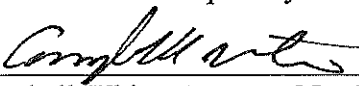
  
\_\_\_\_\_  
Campbell White, Attorney No. 24445-53  
On Behalf Of Douglass & Nelson, Inc.

7-21-14  
Dated Signed

  
\_\_\_\_\_  
Robert Hummel, Attorney No. 20936-49  
Indiana Department of Insurance

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On Behalf Of Douglass & Nelson, Inc.

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Indiana Department of Insurance

STATE OF INDIANA                    )  
  ) SS:  
COUNTY OF FOUNTAIN            )

Before me a Notary Public for Fountain County, State of Indiana, personally appeared Campbell White, on behalf of Douglass & Nelson, Inc., and being first duly sworn by me upon his oath, says that the facts alleged in the foregoing instrument are true.

Signed and sealed this 23<sup>rd</sup> day of June, 2014.

Sheryl Kincaid  
Signature

Sheryl Kincaid  
Printed

My Commission expires: 11-15-17

County of Residence: Fountain