

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE  
CAUSE NUMBER: 13873-AG15-0227-033

Kenneth Chard, Jr. )  
436 Chandrel Ct )  
Covington, KY 41015 )  
Applicant )  
Type of Agency Action: Enforcement )  
Application ID: 469395 )

**FILED**  
APR 17 2015  
STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**

The Indiana Department of Insurance (“Department”), by counsel, Brigitte R. Collier, and Kenneth Chard, Jr. (“Applicant”), an applicant for an Indiana Nonresident Producer’s license signed an Agreed Entry which purports to resolve all issues involved in the above-captioned cause number, and which has been submitted to the Commissioner of the Indiana Department of Insurance (the “Commissioner”) for approval.

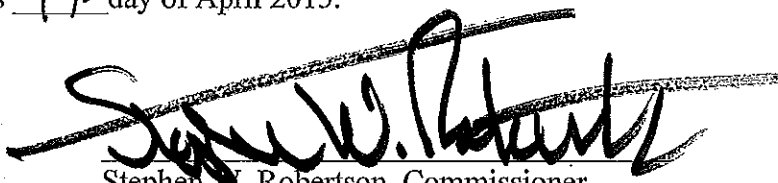
The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry, as if fully set forth herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED by the Commissioner of Insurance:

1. Applicant shall pay an administrative fine of two hundred fifty dollars (\$250.00) to the Department for failing to disclose a Michigan Consent Order on his application for licensure. This amount is due in full within thirty (30) days after the signing of this Final Order.

2. Upon payment of said administrative fine, Applicant shall be granted a Nonresident Producer's license.

ALL OF WHICH IS ORDERED this 17<sup>th</sup> day of April 2015.

  
Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution:

Brigitte R. Collier, Attorney  
Indiana Department of Insurance  
311 West Washington Street, Suite 103  
Indianapolis, Indiana 46204-2787

Kenneth Chard, Jr.  
436 Chandrel Ct  
Covington, KY 41015

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

Cause Number: 13873-AG15-0227-033

IN THE MATTER OF: )  
 )  
Kenneth J. Chard, Jr. )  
436 Chandrel Ct )  
~~Wilmington, KY 41015~~ )  
*Covington* )  
 )  
Applicant )  
 )  
Type of Agency Action: Enforcement )  
 )  
Application ID: 469395 )

**FILED**

APR 17 2015

STATE OF INDIANA  
DEPT. OF INSURANCE

**AGREED ENTRY**

This Agreed Entry is executed by and between the Enforcement Division of the Indiana Department of Insurance ("Department"), by counsel, Brigitte R. Collier, and Kenneth J. Chard, Jr. ("Applicant"), to resolve all issues in the above-captioned cause number. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner of the Indiana Department of Insurance ("Commissioner").

WHEREAS, on February 20, 2015, Applicant submitted an application for a Nonresident Producer's license;

WHEREAS, on said license application, Applicant failed to disclose an August 12, 2011 Consent Order by the Michigan Department of Insurance and Financial Services;

WHEREAS, the Applicant's conduct constitutes a violation of Indiana Codes § 27-1-15.6-12(b)(1), which states that an applicant shall not provide incorrect, misleading, incomplete, or materially untrue information in a license application;

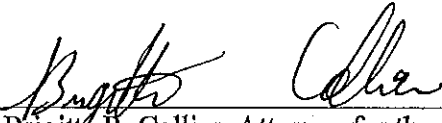
WHEREAS, the Department and Applicant (collectively, the "Parties") desire to resolve this matter without the necessity of a hearing.

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

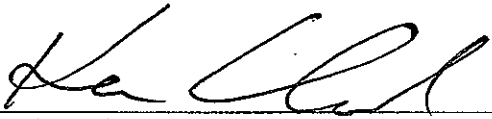
1. The Commissioner has jurisdiction over the subject matter and the Parties to this Agreed Entry.
2. This Agreed Entry is executed voluntarily by the Parties.
3. Applicant voluntarily and freely waives the right to a public hearing on the issues in this matter.
4. Applicant voluntarily and freely waives the right to judicial review of this matter.
5. Applicant shall pay an administrative fine in the amount of two hundred fifty dollars (\$250.00) within thirty (30) days after the Commissioner's Final Order adopting this Agreed Entry.
6. Provided no other issues arise, once said administrative fine is paid, Applicant's application for licensure shall be granted.
7. The Department agrees to accept Applicant's compliance with this agreement as full satisfaction of this matter.
8. Applicant has carefully read and examined this agreement and fully understands its terms.
9. Applicant has entered into this agreement freely, and has not been subject to duress, threat or undue influence.
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.

11. Applicant is aware that failure to comply with any of the terms of this agreement will result in the matter being set for a hearing.

4-13-15  
Date Signed

  
\_\_\_\_\_  
Brigitte R. Collier, Attorney for the  
Indiana Department of Insurance,  
Enforcement Division

4/6/15  
Date Signed

  
\_\_\_\_\_  
Kenneth J. Chard, Jr., Applicant

STATE OF KENTUCKY )  
 ) SS:  
COUNTY OF \_\_\_\_\_ )

Before me a Notary Public for Hamilton County, State of <sup>Ohio</sup> ~~Kentucky~~,  
personally appeared Kenneth J. Chard, Jr., and being first duly sworn by me upon his oath, says  
that the facts alleged in the foregoing instrument are true.

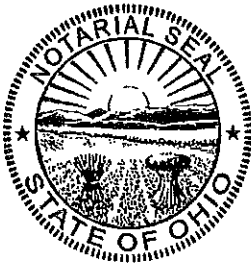
Signed and sealed this 6th day of April, 2015.

Karen Heaster  
Signature

Karen Heaster  
Printed

My Commission expires: 11.15.2016

County of Residence: Hamilton Co., Ohio



Karen Heaster  
Notary Public, State of Ohio  
My Commission Expires 11-15-2016

VIA CERTIFIED MAIL: 9214 8901 0661 5400 0051 4325 42