

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE
CAUSE NO. 14594-AG15-1201-304

IN THE MATTER OF:

Bunger & Robertson
226 S. College Ave.
Bloomington, IN 47402

Respondent.

Type of Agency Action: Title Enforcement

Indiana Insurance License No.: 654586

FILED

APR 01 2016

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Indiana Department of Insurance ("Department"), by its counsel Brigitte Collier, and Bunger & Robertson ("Respondent"), a resident 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 (the "Commissioner") for approval.

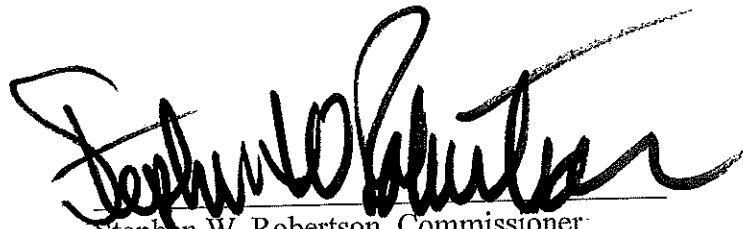
The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the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

IT IS THEREFORE ORDERED by the Commissioner:

1. Respondent shall pay an administrative penalty in the amount of three thousand nine hundred forty five dollars (\$3,945.00) to the Department, in aggregate, for overcharging on endorsement fees and paying unlicensed personnel. This amount is due in full within sixty (30) days after the signing of this Final Order.

2. Respondent shall develop, provide, and implement policies to ensure all employees and any agency that requires an insurance license is in compliance with Indiana insurance laws. Respondent shall implement these policies and provide the Department a copy of these policies within thirty (30) days of this Final Order.
3. Respondent has already reimbursed a total of one thousand dollars (\$1,000.00) to consumers for overcharged endorsement fees.

ALL OF WHICH IS ORDERED this 1 day of April, 2016.



Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Bunger & Robertson
226 S. College Ave.
Bloomington, IN 47402

Brigitte Collier, Attorney
Indiana Department of Insurance
311 W. Washington St., Suite 103
Indianapolis, IN 46204

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 14594-AG15-1201-304

IN THE MATTER OF:

Bunger & Robertson
226 S. College Ave.
Bloomington, IN 47402

Respondent.

Type of Agency Action: Enforcement

Indiana Producer License No.: 654586

FILED

APR 01 2016

STATE OF INDIANA
DEPT. OF INSURANCE

AGREED ENTRY

This Agreed Entry is executed by the Indiana Department of Insurance ("Department"), by counsel Brigitte Collier, and Bunger & Robertson, ("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 of the Indiana Department of Insurance ("Commissioner").

WHEREAS, Respondent is a resident title insurance agency licensed in the State of Indiana, holding license number 654586;

WHEREAS, Indiana Code § 27-1-15.6-13(a) requires Respondent to only pay a commission, service fee, brokerage fee, or other valuable consideration to a person for selling, soliciting, or negotiating insurance in Indiana if that person is licensed;

WHEREAS, the Respondent has paid personnel for selling, soliciting, or negotiating insurance in Indiana while said persons were not licensed;

WHEREAS, Indiana Code § 27-1-22-18 prohibits insurers, brokers, and agents from deviating from Department authorized premiums and government recording fees;

WHEREAS, the Respondent has overcharged endorsement fees on four (4) files which is in violation of Indiana Code § 27-1-22-18;

WHEREAS, the Respondent has already reimbursed a total of one thousand dollars (\$1,000.00) to consumers for overcharged endorsement fees; and

WHEREAS, the Department and Respondent desire to resolve their differences and settle their issues without incurring the time and expense 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 Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives the right to a public hearing in this matter.
4. Respondent voluntarily and freely waives the right to judicial review of this matter.
5. Respondent shall develop, provide, and implement policies to ensure all employees and any agency that requires an insurance license is in compliance with Indiana insurance law. Respondent shall implement these policies and provide the Department a copy of these policies with thirty (30) days after the Commissioner signs the Final Order adopting this Agreed Entry.
6. Respondent agrees to pay an administrative penalty in the amount three thousand nine hundred forty five dollars (\$3,945.00) to the Department within thirty (30)

days after the Commissioner signs the Final Order adopting this Agreed Entry, for overcharging on endorsement fees and paying an unlicensed personnel to sign HUD-1 Documents .

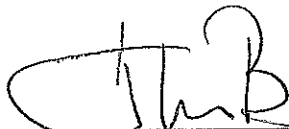
7. The Department agrees to accept Respondent's compliance with the agreement herein as full satisfaction of this matter.
8. Respondent has carefully read and examined this agreement and fully understands its terms.
9. Respondent has entered into this agreement freely, and has not been subject to duress, 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. Respondent is aware that failure to comply with any term of this agreement will result in the matter being set for hearing.

3-23-16
Date Signed



Brigitte Collier, Attorney
Indiana Department of Insurance

3-14-16
Date Signed

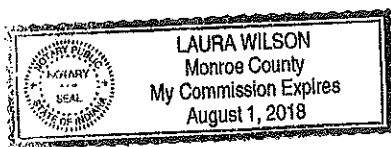


Thomas Bunger, Owner
Bunger & Robertson

STATE OF INDIANA)
) SS:
COUNTY OF Monroe)

Before me a Notary Public for Monroe County, State of Indiana, personally appeared Thomas Bunger, on behalf of Bunger & Robertson, 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 14 day of March, 2015/6



Laura Wilson
Signature

Laura Wilson
Printed

My Commission expires: August 1, 2018

County of Residence: Monroe