

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

Cause Number: 16721-AG17-1207-223

IN THE MATTER OF )  
 )  
Charles Krugh )  
1271 Puerta Del Sol Ste 100 )  
San Clemente, CA 92673 )  
 )  
Respondent )  
 )  
Type of Agency Action: Enforcement )  
 )  
Producer License #: 434054 )

**FILED**

JAN 05 2018

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**

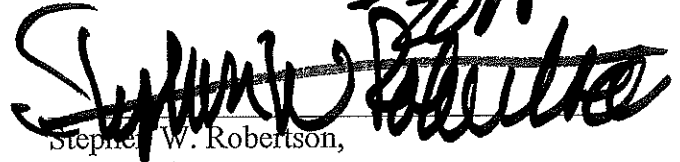
The Enforcement Division of the Indiana Department of Insurance (“Department”), by counsel, Claire Szpara, and Charles Krugh (“Respondent”), a licensed nonresident insurance producer, signed an Agreed Entry which purports to resolve all issues involved in the above-captioned cause number, and which has been submitted to the Commissioner of the Indiana Department of Insurance (“Commissioner”) for approval.

The Commissioner, after reviewing the Agreed Entry, which imposes a five hundred dollar (\$500) administrative penalty for failing to timely report two (2) misdemeanor convictions, 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, attached, 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 as follows:

1. Respondent shall pay a civil penalty of five hundred dollars (\$500), for failing to report two (2) misdemeanor convictions within thirty (30) days from the initial pretrial hearing date.
2. The Department agrees to accept this agreement as full resolution of this matter.

ALL OF WHICH IS ORDERED this 5<sup>th</sup> day of January, 2017.



Stephen W. Robertson,  
Commissioner  
Indiana Department of Insurance

Distribution:

Melissa Higgins, Investigator  
**INDIANA DEPARTMENT OF INSURANCE**  
311 West Washington Street, Suite 103  
Indianapolis, Indiana 46204-2787

Charles Krugh  
1271 Puerta Del Sol Ste 100  
San Clemente, CA 92673

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

Cause Number: 16721-AG17-1207-226

IN THE MATTER OF: )  
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Charles Krugh )  
1271 Puerta Del Sol Ste 100 )  
San Clemente, CA 92673 )  
Respondent )  
 )  
Type of Agency Action: Enforcement )  
 )  
License Number: 434054 )

FILED

JAN 05 2010

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, Claire Szpara, and Charles Krugh ("Respondent"), 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 May 9, 2013, Respondent obtained an Indiana nonresident producer's license under number 434054;

WHEREAS, Respondent applied for an Indiana nonresident producer renewal on or around November 14, 2017; on the application he disclosed two (2) misdemeanor convictions from May 24, 2016 in the State of Colorado: Driving Under the Influence and Trespass – motor vehicle;

WHEREAS, Indiana Code § 27-1-15.6-17(b) states the producer shall report to the commissioner any criminal prosecution of the producer initiated in any jurisdiction. The report shall include a copy of

the initial complaint filed, the order resulting from the hearing, or any other relevant legal documents not more than thirty (30) days after the initial pretrial hearing date;


WHEREAS, the Department and Respondent (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:

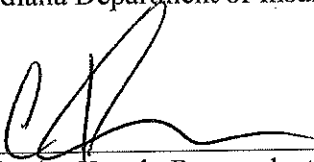
1. The Commissioner has jurisdiction over the subject matter and the Parties to this Agreed Entry.
2. This Agreed Entry is executed voluntarily by the Parties.
3. Respondent voluntarily and freely waives the right to a public hearing on the issues in this matter.
4. Respondent voluntarily and freely waives the right to judicial review of this matter.
5. Respondent shall pay an administrative fine in the amount of five hundred dollars (\$500) within thirty (30) days after the Commissioner signs the Final Order adopting this Agreed Entry.
6. 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.

7. 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.

12-27-17  
Date Signed

  
\_\_\_\_\_  
Claire Szpara, Attorney (#34219-64)  
Indiana Department of Insurance

12-12-17  
Date Signed


  
\_\_\_\_\_  
Charles Krugh, Respondent

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA )  
 ) SS:  
COUNTY OF Orange )

Before me a Notary Public for Orange County, State of California, personally appeared Charles Krugh, 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 12th day of December, 2017.

  
\_\_\_\_\_  
Signature  
James Pak  
\_\_\_\_\_  
Printed

My Commission expires: May 6, 2018  
County of Residence: Orange

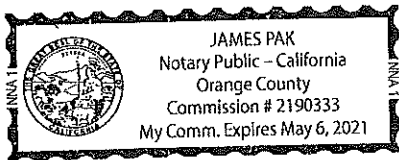
NOTARY CERTIFICATE ATTACHED

# JURAT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California  
County of Orange } ss.

Subscribed and sworn to (or affirmed) before me on this 12<sup>th</sup> day of  
December, 2017, by Charles Krugh and  
\_\_\_\_\_, proved to me on the basis of satisfactory  
evidence to be the person(s) who appeared before me.



(seal)



Signature of Notary  
Name of Notary: **James Pak**

(seal)

## OPTIONAL INFORMATION

Date of Document Dec 12, 2017  
Type or Title of Document Agreed Entry  
Number of Pages in Document 4  
Document in a Foreign Language N/A

### Capacity of Signer:

Individual  
 Corporate Officer – Title(s): \_\_\_\_\_  
 Partner –  Limited  General  
 Attorney In Fact  
 Trustee  
 Guardian or Conservator  
 Other: Respondent

Signer Is Representing: \_\_\_\_\_