

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER of INSURANCE

CAUSE NO.: 17336-AG18-0912-145

IN THE MATTER OF: )

John Konrady )  
742 Cirque Drive )  
Crown Point, IN 46307 )

Respondent. )

License Number: 885600 )

Type of Action: Enforcement )

**FILED**

AUG 23 2019

STATE OF INDIANA  
DEPT. OF INSURANCE


**FINAL ORDER**

The Enforcement Division of the Indiana Department of Insurance (“Department”), by its counsel, Erica J. Dobbs, and John Konrady (“Respondent”), a licensed resident 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 Insurance (the “Commissioner”) for approval.

The Commissioner, after reviewing the Agreed Entry, in which Respondent agrees that his resident insurance producer license number 793355, and all authority Respondent has to conduct insurance business in the State of Indiana, shall be suspended for three (3) years due to his termination for cause from Allstate Insurance Company for rebating and issuing policies with future effective dates and then advancing the effective dates to avoid charging the insured the required down payment, 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's Indiana resident insurance producer license number 793355, and all authority Respondent has to conduct insurance business in the State of Indiana, shall be suspended for three (3) years, beginning the date of this Final Order.
2. Upon the completion of Respondent's period of suspension and completion of at least twenty seven (27) hours of Continuing Education, Respondent may reapply for licensure.

August 23, 2019   
Dated \_\_\_\_\_ ~~Stephen W. Robertson, Commissioner~~  
Indiana Department of Insurance

Distribution:

Erica J. Dobbs  
ATTN: Dennis Wood, Supervising Investigator  
INDIANA DEPARTMENT OF INSURANCE  
311 West Washington Street, Suite 103  
Indianapolis, Indiana 46204-2787

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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, Erica J. Dobbs, and John Konrady (“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, Respondent is a licensed resident insurance producer, holding license number 885600 since June 14, 2013;

WHEREAS, Allstate Insurance Company (“Allstate”) terminated Respondent for cause due to rebating and issuing policies with future effective dates and then backdating the effective date to avoid charging the insured the required down payment;

WHEREAS, Indiana Code § 27-1-15.6-12(b)(2)(A) states, in part, that the Commissioner may revoke an insurance producer’s license for violating an insurance law.

WHEREAS, Respondent's conduct is a violation of Indiana Codes §§ 27-1-20-30, 27-1-22-18, and 27-4-1-4(a)(8), which are insurance laws that, in part, prohibit insurance producers from paying, directly or indirectly, any rebate of or part of the premium payable on a policy;

WHEREAS, Respondent's conduct is a violation of Indiana Code § 27-1-15.6-12(b)(8), which states, in part, that the Commissioner may revoke an insurance producer's license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere;

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:

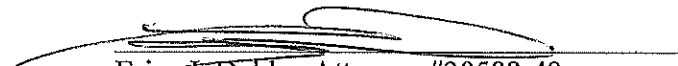
1. The Commissioner has jurisdiction over the subject matter and the Parties to this Agreed Entry.
2. In order to avoid formal litigation in this matter, Respondent has determined that it is in his best interests to enter into this Agreed Entry. As such, Respondent acknowledges that he executes this Agreed Entry with full realization of its contents and effects.
3. This Agreed Entry is executed knowingly, voluntarily, and freely by the Parties. The Parties agree that the terms of this Agreed Entry constitute final resolution of this matter.
4. Respondent knowingly, voluntarily and freely waives the right to a public hearing on this matter, including the right to appear in person before the Commissioner, present evidence, cross-examine witnesses, and present arguments.
5. Respondent knowingly, voluntarily and freely waives the right to judicial review of this matter or otherwise appeal or challenge the validity of this Agreed Entry.

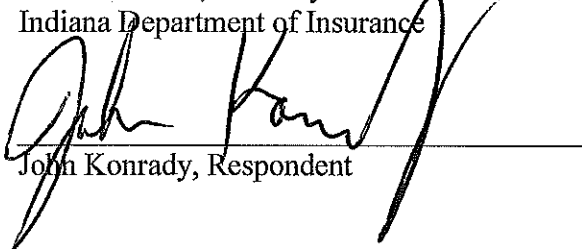
6. Respondent knowingly, voluntarily, and freely waives, releases, and forever discharges all claims or challenges, known or unknown, against the Department, its Commissioner, employees, agents, and representatives, in their individual and official capacities, that arise out of or are related to the Agreed Entry or Final Order, including but not limited to any act or omission as part of the underlying audit, investigation, negotiation, or approval process.
7. Respondent's Indiana resident insurance producer license number 793355, and all authority Respondent has to conduct insurance business in the State of Indiana, shall be suspended for three (3) years beginning the date the Commissioner executes the Final Order adopting this Agreed Entry.
8. Upon the completion of Respondent's period of suspension and completion of at least twenty seven (27) hours of Continuing Education, Respondent may reapply for licensure.
9. Respondent has carefully read and examined this Agreed Entry and fully understands its terms.
10. Respondent has had the opportunity to have this Agreed Entry reviewed by legal counsel of his choosing, at his own expense, and is aware of the benefits gained and obligations incurred by the execution of this Agreed Entry. Respondent understands and agrees that the Department cannot give him legal advice.
11. Respondent has entered into this Agreed Entry knowingly, voluntarily, and freely, and has not been subject to duress, coercion, threat, or undue influence.
12. This Agreed Entry constitutes the entire agreement between the Parties, and no other promises or agreements, express or implied, have been made by the Department or by any

20. 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 prejudice the Commissioner or Respondent from further participation in or resolution of these proceedings.
21. If this Agreed Entry is accepted by the Commissioner, it will become part of Respondent's permanent record and may be considered in future actions brought by the Department or any other regulator against Respondent. It is further understood that, if accepted by the Commissioner, this Agreed Entry and resulting Final Order are public records pursuant to Indiana Code § 4-21.5-3-32 that may not be sealed or otherwise withheld from the public, and may be reported to the National Association of Insurance Commissioners and published on the Department's website as required.
22. Respondent acknowledges that this is an Administrative Action he may be required to report to other jurisdictions in which he is licensed and on future licensing applications.

8/21/19  
Date Signed

8/13/19  
Date Signed

  
Erica J. Dobbs, Attorney #30588-49  
Indiana Department of Insurance

  
John Konrady, Respondent

STATE OF INDIANA )  
 ) SS:  
COUNTY OF Porter )

Before me a Notary Public for Porter County, State of Indiana,  
personally appeared John Konrady 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<sup>th</sup> day of August, 2019.

Troyanne Libassi  
Signature

TROYANNE Libassi  
Printed

My Commission expires: MARCH 30, 2024

County of Residence: Porter