

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 18571-AG19-0920-130

IN THE MATTER OF:

Kristina C. Houck
55183 E Lori Ln
Mishawaka, IN 46545

Applicant.

Type of Agency Action: Enforcement

Application ID: 726707

FILED

OCT 18 2019

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Enforcement Division of the Indiana Department of Insurance ("Department"), by counsel, Erica J. Dobbs, and Kristina C. Houck ("Applicant"), an applicant for an Indiana resident producer 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 ("Commissioner") for approval.

The Commissioner, after reviewing the Agreed Entry, which grants Applicant a two (2) year probationary resident producer license due to a 2011 misdemeanor conviction, 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. Applicant's Indiana resident producer license shall be granted and Applicant placed on probation for a period of two (2) years beginning the date of this final order.
2. During the probationary period, any violations of Title 27 of the Indiana Code will result in the Department seeking immediate revocation of the Applicant's license.

10-18-2014

Date Signed


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Erica J. Dobbs, Attorney
ATTN: Calla Dain, Insurance Investigator
Indiana Department of Insurance
311 West Washington St, Suite 103
Indianapolis, Indiana 46204-2787

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CAUSE NO.: 18571-AG19-0920-130

IN THE MATTER OF:)

Kristina C. Houck)
55183 E Lori Ln)
Mishawaka, IN 46545)

Applicant.)

Type of Agency Action: Enforcement)

Application ID: 680053)

FILED

OCT 18 2019

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 Kristina C. Houck ("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 August 5, 2019, Applicant submitted an application for an Indiana resident producer license;

WHEREAS, on said license application, Applicant disclosed a 2011 conviction for Theft, a Class A Misdemeanor;

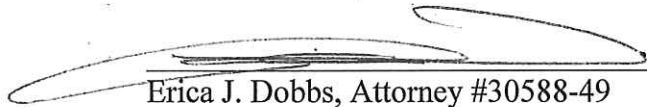
WHEREAS, Indiana Code § 27-1-15.6-12(b)(8) states, in part, that the Commissioner may place a producer on probation for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere;

including but not limited to any act or omission as part of the underlying audit, investigation, negotiation, or approval process.

7. Applicant's Indiana resident producer's license shall be granted and Applicant placed on probation for a period of two (2) years, during which time any violations of Title 27 of the Indiana Code will result in the Department seeking immediate revocation of Applicant's license.
6. The two (2) year probationary period shall begin upon the date of the issuance of the Final Order in this matter.
8. Respondent has carefully read and examined this Agreed Entry and fully understands its terms.
9. 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.
10. Respondent has entered into this Agreed Entry knowingly, voluntarily, and freely, and has not been subject to duress, coercion, threat, or undue influence.
11. 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 employee, director, agent or other representative thereof to induce Respondent to enter this Agreed Entry.
12. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full satisfaction of this matter, and warrants and represents that so long as Respondent complies with the terms of this Agreed Entry, the Department

20. 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.
21. 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.

10/16/19
Date Signed


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

10/10/19
Date Signed


Kristina C. Houck, Applicant
