

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 7480-AG08-1010-265

IN THE MATTER OF:)
)
KEVIN CAMERUCA,)
)
5805 Annandale Drive)
)
Carmel, IN 46033-9227)
)
Respondent.)

FILED

OCT 16 2008

STATE OF INDIANA
DEPT. OF INSURANCE

ORDER GRANTING EMERGENCY CEASE AND DESIST ORDER

The Indiana Commissioner of Insurance, having reviewed the Title Insurance Division's Petition for Emergency Cease and Desist Order, and being otherwise duly advised, now finds as follows:

FINDINGS OF FACT

1. The Department of Insurance is authorized to regulate the practice of title insurance in Indiana under Indiana Code 27-1 *et al.*
2. Kevin Cameruca ("Cameruca") has an office in Village Title's downtown branch, he has access to bank statements and operating and escrow accounts of Village Title and his consulting company "Cameruca Consulting, Inc." regularly receives fees from Village Title.
3. Cameruca does not have a valid Indiana insurance producer license.
4. Cameruca has a felony conviction in Ohio, which requires him to apply for a Consent of 18 USC § 1033 ("1033 Consent"), in order to be engaged in the business of insurance.

5. Cameruca has not applied for the 1033 Consent and does not have the 1033 Consent.

CONCLUSIONS OF LAW

6. An emergency exists in that Respondents provide real estate settlement, escrow and insurance services to consumers in the State of Indiana without the proper licensure or the 1033 Consent.

7. In an emergency, the Commissioner may issue appropriate orders without notice or an evidentiary proceeding under Indiana Code 4-21.5-4-2(a), which states in relevant part:

The agency shall issue the order under this chapter by one (1) of the following procedures:

- (1) Without notice or an evidentiary proceeding, by any authorized individual or panel of individuals. . . .

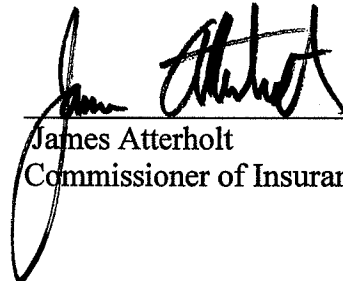
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ORDER

It is, therefore, ORDERED, that Respondent, Kevin Cameruca CEASE AND DESIST from providing the above described services and in any way violating the insurance laws of Indiana or engaging in the business of insurance whose activities affect interstate commerce.

Pursuant to Indiana Code §4-21.5-4-2, this order remains effective for 90 days commencing on the date this order is issued.

Respondents are hereby notified of their right to a hearing concerning this order as quickly as practicable under Indiana Code §4-21.5-4-4.



James Atterholt
Commissioner of Insurance

Distribution to:

Kevin Cameruca
5805 Annandale Drive
Carmel, IN 46033-9227

Kathy Hulbert, Attorney
Title Insurance Division
Indiana Department of Insurance
311 W. Washington St.
Indianapolis, IN 46402

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STATE OF INDIANA
DEPT. OF INSURANCE

PETITION FOR EMERGENCY CEASE AND DESIST ORDER

The Title Insurance Division of the Indiana Department of Insurance (hereafter "Department"), pursuant to Indiana Code §4-21.5-4, and files its Petition for an Emergency Cease and Desist Order regarding Kevin Cameruca and states:

1. Kevin Cameruca ("Cameruca") is a contract employee of Village Title, LLC ("Village Title") who has an office located within Village Title's downtown office suite.
2. Cameruca writes checks out of both Village Title's escrow and operating accounts and also has access to the banking records of Village Title.
3. Cameruca has a consulting company called "Cameruca Consulting, Inc." and its website reflects its address as the same address of Village Title's downtown office.
4. Cameruca Consulting regularly receives money from Village Title's escrow account and he is often the signatory on the checks paying Cameruca Consulting, written out of Village Title's escrow account.
5. Cameruca does not have an Indiana insurance producer license.

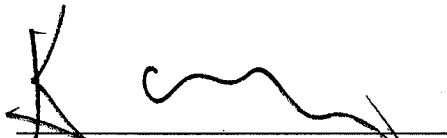
6. Cameruca was convicted of a second degree felony in 1998 for a violation of Ohio Code 2913.02 "Theft" in Columbus, Ohio. An affidavit signed by Title Insurance Investigator, Mike Trimble, is attached and incorporated into this document as **Exhibit "A"**, attesting that he has reviewed the above-mentioned criminal conviction.

7. Cameruca does not have a Consent to engage in the business of insurance, which is required by 18 USC § 1033.

8. Under Indiana Code §4-21.5-4-2(a) (1), the Commissioner may, in an emergency, issue orders without notice or an evidentiary proceeding. (Upon issuance of an emergency order, the Respondent may request a hearing as quickly as practicable under Indiana Code §4-21.5-4-4.)

9. The Respondent must Cease and Desist from providing insurance services to consumers in the State of Indiana or otherwise engage in the business of insurance whose activities affect interstate commerce.

WHEREFORE, the Department requests that the Commissioner issue an Emergency Cease and Desist Order against the Respondent under Indiana Code §4-21.5-4-2, and for all other necessary and proper relief in the premises.




Kathy Hulbert #23529-49A
Attorney
Title Division

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing has been served upon the Respondents by mailing this 15th day of October, 2008.

KEVIN CAMERUCA,
5805 Annandale Drive
Carmel, IN 46033-9227


Kathy Hulbert, Attorney
Attorney # 23529-49A

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Respondent.)

AFFIDAVIT OF MIKE TRIMBLE

I, Mike Trimble, having been first duly sworn, state:

1. I am an Investigator for the Title Insurance Division of the Indiana Department of Insurance.
2. I have personally reviewed the Ohio criminal conviction information regarding Kevin Cameruca.

I hereby declare, under the penalties of perjury, that the facts stated in this affidavit are personally known to me, and that they are true.

Mike Trimble
Mike Trimble

Ronda Ankney
Notary Public

Signed and sworn to
before me on October 14, 2008.

RONDA ANKNEY
Johnson Co.

Notary Public

My Commission expires on March 11, 2016.

EXHIBIT

A