

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE
CAUSE NO. 12902-AG14-0527-099

IN THE MATTER OF:)

Vantage Point Title, Inc)
28100 US Hwy 19 N)
Clearwater, FL 33761)

Respondent.)

Type of Agency Action: Enforcement
Indiana Insurance License No.: 693689

FILED

JAN 07 2015

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Indiana Department of Insurance (“Department”), by its counsel, Debra McNeil, and Vantage Point Title, Inc (“Respondent”), a licensed title insurance agent, 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 of Insurance:

1. Respondent shall pay a civil penalty of three thousand five hundred sixty dollars (\$3,560.00) to the Department for failure to enter real estate

transactions into the RREAL IN data base within ninety (90) days of the signing of this Final Order.

2. Respondent shall enter all unreported real estate transactions onto the RREAL IN data base within (30) days after the signing of the Final Order.

ALL OF WHICH IS ORDERED this 7th day of January, 2015.

A handwritten signature in black ink, appearing to read "Stephen W. Robertson", written over a horizontal line.

Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Vantage Point Title, Inc
28100 US Hwy 19 N
Clearwater, FL 33761

Debra McNeil, Deputy General Counsel
Indiana Department of Insurance
311 W. Washington St., Suite 103
Indianapolis, IN 46204

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STATE OF INDIANA
DEPT. OF INSURANCE

AGREED ENTRY

This Agreed Entry is executed by and between the Title Division of the Indiana Department of Insurance ("Department"), by counsel, Holly Williams, and Vantage Point Title Inc, ("Respondent"), 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 non-resident title insurance agency licensed in the State of Indiana, holding license number 693689; and

WHEREAS, Respondent failed to make required entries to the Residential Real Estate Acquisition of License Information and Numbers ("RREAL IN") database in violation of Ind. Code § 27-7-3-15.5; and,

WHEREAS, Respondent charged title insurance premium rates higher than Fidelity National Title Insurance Company's ("Underwriter") contractual rates for one hundred and three (103) title policies in violation of Ind. Code § 27-4-1-4 *et seq.*; and,

WHEREAS, Respondent benefited from the collection of premiums and closing fees resulting from transactions; and,

WHEREAS, the Department and Respondent (collectively, the "Parties") desire to resolve this matter without the necessity of a hearing.

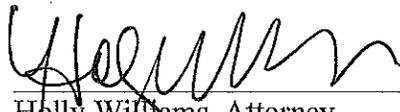
IT IS, THEREFORE, NOW AGREED by and between the parties as follows:

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 acknowledges that Ind. Code § 27-7-3-15.5 requires Respondent to make required entries to the Residential Real Estate Acquisition of License Information and Numbers ("RREAL IN") database.
6. Respondent also acknowledges that Ind. Code § 27-4-1-4 prohibits unfair methods of competition and unfair and deceptive acts and practices in the business of insurance.

7. Respondent agrees to pay an administrative fine in the amount of Three Thousand Five Hundred and Sixty dollars (\$3,560.00) to the Department within ninety (90) days of the Commissioner's Final Order adopting this Agreed Entry.
8. Respondent shall develop, provide, and implement policies to ensure future required entries are made into the Residential Real Estate Acquisition of License Information and Numbers ("RREAL IN") database. Respondent shall implement these policies and provide the Department a copy of these policies within thirty (30) days of the Commissioners Final Order.
9. The Department agrees to accept Respondent's compliance with the agreement herein as full satisfaction of this matter.
10. Respondent has carefully read and examined this agreement and fully understands its terms.
11. Respondent has entered into this agreement freely, and has not been subject to duress, threat or undue influence.
12. 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.

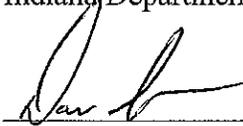
13. Respondent is aware that failure to comply with any term of this agreement will result in the matter being set for hearing.

12.30.14
Date Signed



Holly Williams, Attorney
Indiana Department of Insurance

12-2-14
Date Signed

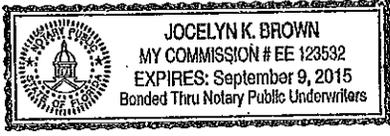


David Silcott, Vice President, for
Vantage Point Title Inc

STATE OF ~~INDIANA~~ } Florida
COUNTY OF Pinellas } SS:

Before me a Notary Public for Pinellas County, State of
Indiana, personally appeared David Silcott, on behalf of Vantage Point Title Inc, and
Florida
being first duly sworn by me upon his oath, says that the facts alleged in the foregoing
instrument are true.

Signed and sealed this 2 day of December, 2014.



[Handwritten Signature]
Signature
Jocelyn K. Brown
Printed

My Commissioner expires: 9-9-2015
County of Residence: Hillsborough