STATE OF INDIANA	)	**BEFORE THE INDIANA**
	) SS:	
COUNTY OF MARION	)	**COMMISSIONER OF INSURANCE**
		CAUSE NO. 12927-AG14-1007-181

IN THE MATTER OF:

Fidelity National Title Company, LLC
601 Riverside Avenue
Building Five, 5th floor
Jacksonville, FL 32204

Respondent.

FILED
DEC 19 2014
STATE OF INDIANA
DEPT. OF INSURANCE

Type of Agency Action: Title Enforcement
Indiana Insurance License No. 715533

FINAL ORDER

The Indiana Department of Insurance ("Department"), by its counsel, Joshua Harrison, and Fidelity National Title Company, LLC ("Respondent"), a licensed title insurance agency, 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.

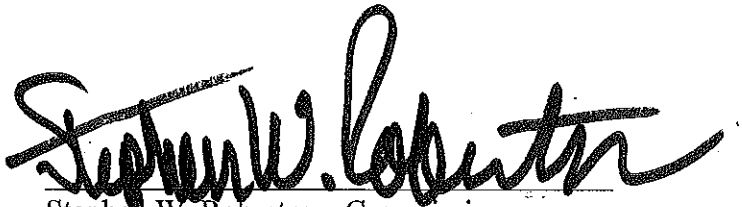
The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED by the Commissioner of Insurance:

1. Respondent shall pay an administrative penalty in the amount of thirty thousand dollars ($30,000.00) to the Department. This amount is due in full within thirty (30) days of this Final Order

2. Respondent shall develop, provide, and implement policies to ensure all employees and any agency that requires an insurance license is in compliance with Indiana insurance laws. Respondent shall implement these policies and provide the Department a copy of these policies within thirty (30) days of this Final Order.

ALL OF WHICH IS ORDERED this 19th day of December, 2014.



Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Fidelity National Title Company, LLC
601 Riverside Avenue
Building Five, 5th floor
Jacksonville, FL 32204

Joshua Harrison, Attorney
Indiana Department of Insurance
311 W. Washington St., Suite 103
Indianapolis, IN 46204

STATE OF INDIANA	)	**BEFORE THE INDIANA**
	) SS:	
COUNTY OF MARION	)	**COMMISSIONER OF INSURANCE**
		CAUSE NUMBER: 12927-AG14-1007-181

IN THE MATTER OF:

Fidelity National Title Company, LLC
601 Riverside Avenue
Building Five, 5th Floor
Jacksonville, FL 32204

Respondent.

Type of Agency Action: Enforcement

Indiana Producer License No.: 715533

FILED
DEC 19 2014
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 Fidelity National Title Company, LLC ("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 resident title insurance agency licensed in the State of Indiana, holding license number 715533; and,

WHEREAS, the Department alleges that Respondent has participated in activities that the Department considers to be an illegal inducement to secure title insurance business, which is a violation of Ind. Code § 27-1-15.6-1, et. seq., Ind. Code § 27-1-20-30, and Ind. Code § 27-4-1-4; and,

WHEREAS, the Department alleges that Respondent has paid a person for selling, soliciting, or negotiating insurance in Indiana while said person was not licensed, which is a violation of Ind. Code § 27-1-15.6-13 (a & b); and,

WHEREAS, the Department and Respondent (collectively, the "Parties"), in order to avoid the expense, uncertainty and distractions of litigation, and without Respondent admitting to the allegations set forth herein, have undertaken discussions to resolve all issues in this matter, and now desire to settle the issues without the necessity of a hearing or further administrative action;

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 under Indiana law, an agent cannot participate in activities that are considered an illegal inducement to secure title insurance business.
6. Respondent acknowledges that per Ind. Code § 27-1-15.6-13 (a & b) an insurance company or insurance producer cannot pay or accept a commission, service fee, brokerage fee, or other valuable consideration to or from a person for selling, soliciting, or negotiating insurance in Indiana if that person is required to be licensed and is not licensed.

7. Respondent shall pay an administrative penalty of thirty thousand dollars ($30,000.00) to the Department within thirty (30) days after the Commissioner's Final Order adopting this Agreed Entry.
8. Respondent shall provide the Department with copies of policies that ensure compliance with Ind. Code § 27-1-15.6-1, et. seq., Ind. Code § 27-1-20-30, Ind. Code § 27-4-1-4 and RESPA (Real Estate Settlement Procedures Act) within thirty (30) days of the Commissioner's Final Order.
9. Respondent shall provide the Department copies of policies that ensure all employees of Respondent, who are required to be licensed under Indiana law, are licensed in compliance with Indiana insurance law. Respondent shall provide these policies to the Department within thirty (30) days of the Commissioners Final Order.
10. The Department agrees to accept Respondent's compliance with this agreement as full satisfaction of this matter.
11. Respondent has carefully read and examined this agreement and fully understands its terms.
12. Respondent has entered into this agreement freely, and has not been subject to duress, threat or undue influence.
13. 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.
14. 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 or other administrative action.

12-17-14
Date Signed

Holly Williams, Attorney
Indiana Department of Insurance

10/21/2014
Date Signed

Katie G. Schmidt
Katie G. Schmidt, Chief Regulatory Counsel
For Fidelity National Title Company, LLC

STATE OF FLORIDA)
) SS:
COUNTY OF DUVAL)

Before me a Notary Public for Duval County, State of Florida, personally appeared Katie G. Schmidt on behalf of Fidelity National Title Company, LLC and being first duly sworn by me upon his/her oath, states that the facts alleged in the foregoing instrument are true.

Signed and sealed this 21st day of October, 2014

Notary Signature

Jennifer Ruel
Notary Name Printed

My Commission expires: 6/22/15

County of Residence: Duval

JENNIFER RUEL
Notary Public - State of Florida
My Comm. Expires Jun 22, 2015
Commission # EE 69415
Bonded Through National Notary Assn.