

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE
CAUSE NO. 12953-AG14-1007-182

IN THE MATTER OF:)

Stewart Title Company)
1980 Post Oak Blvd., Suite 710)
Houston, TX 77056)

Respondent.)

FILED

JAN 23 2015

STATE OF INDIANA
DEPT. OF INSURANCE

Type of Agency Action: Enforcement
Indiana Insurance License No.: 645185

FINAL ORDER

The Indiana Department of Insurance ("Department"), by its counsel, Joshua Harrison, and Stewart Title Company ("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 fifty nine thousand four hundred dollars (\$59,400.00) to the Department, in the aggregate for failure to report one thousand one hundred forty eight (1,148) RREAL IN transactions into

the database and paying unlicensed personnel, within thirty (30) days of the signing of this Final Order.

2. Respondent shall enter all one thousand one hundred forty eight (1,148) unreported real estate transactions onto the RREAL IN data base within sixty (60) days after the signing of the Final Order.
3. Respondent shall develop, provide, and implement polices to ensure all employees and any agency that requires an insurance license is in compliance with Indiana insurance laws. Respondent shall implement these polices and provide the Department a copy of these polices within thirty (30) days of this final Order.

ALL OF WHICH IS ORDERED this 23rd day of January, 2015.

A handwritten signature in black ink, reading "Stephen W. Robertson". The signature is written in a cursive style with a horizontal line underneath the name.

Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Stewart Title Company
1980 Post Oak Blvd., Suite 710
Houston, TX 77056

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

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FILED
JAN 23 2015
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 Stewart Title Company ("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 645185; and

WHEREAS, Respondent failed to enter One Thousand One Hundred Forty Eight (1,148) real estate transactions onto the RREAL IN data base in violation of Indiana Code § 27-7-3-15.5;

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 Indiana Code § 27-1-15.6-13 (a) & (b);

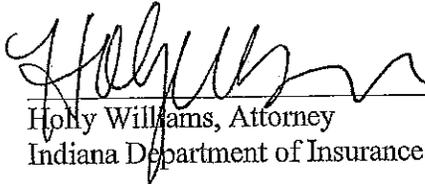
WHEREAS, the Department and Respondent (collectively, the "Parties") desire to resolve their differences and settle their issues without the necessity of a hearing;

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 admits it failed to record One Thousand One Hundred Forty Eight (1,148) real estate transactions into the RREAL IN database in violation of Indiana law.
6. Respondent shall enter all One Thousand One Hundred Forty Eight (1,148) real estate transactions into the RREAL IN database within sixty (60) days of this Agreed Entry.
7. Respondent acknowledges that Indiana Code § 27-1-15.6-13 (a) & (b) requires Respondent to only pay a commission, service fee, brokerage fee, or other valuable consideration to a person for selling, soliciting, or negotiating insurance in Indiana if that person is licensed.
8. Respondent shall pay an administrative fine in the amount of Fifty Nine Thousand Four Hundred dollars (\$59,400.00) to the Department within thirty (30) days of the Commissioner's Final Order adopting this Agreed Entry.
9. The Department agrees to accept Respondent's compliance with the agreement 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.

1.22.15
Date Signed


Holly Williams, Attorney
Indiana Department of Insurance

01/16/15
Date Signed


Mary Thomas, Regulatory Counsel
Stewart Title Company
Vice President,
Regulatory Compliance Counsel

STATE OF TEXAS)
COUNTY OF HARRIS) SS:

Before me a Notary Public for HARRIS County, State of Texas,
personally appeared Mary Thomas, on behalf of Stewart Title Company, and being first duly
sworn by me upon their oath, says that the facts alleged in the foregoing instrument are true.

Signed and sealed this 16th day of January, 2015.

John Robert Burns

John Robert Burns

Mary Thomas
Signature

Mary Thomas
Printed

My Commission expires: 7-28-2016

County of Residence: HARRIS, TEXAS

