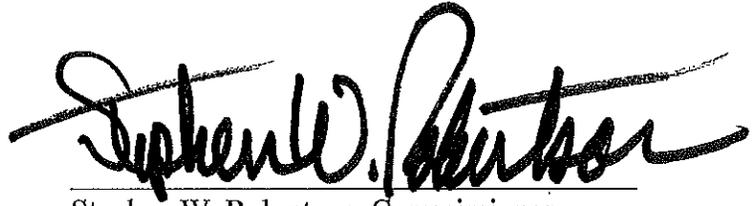


IT IS THEREFORE ORDERED by the Commissioner:

1. Respondent shall pay an administrative penalty in the amount of seven thousand seven hundred sixteen dollars (\$7,716.00) to the Department, in aggregate, for overcharging on premiums; overcharging on Government fees; failing to collect TIEFF fees; paying unlicensed personnel for signing HUD-1s; and failure to input real-estate transactions into the RREAL IN database. This amount is due in full within ninety (90) days after the signing of this Final Order.
2. Respondent shall refund consumers six thousand eighty six dollars (\$6,086.00) within thirty (30) days after the signing of the Final Order.
3. Respondent shall provide a letter to the consumer with a reimbursement check stating that "On November 6, 2014 the Indiana Department of Insurance ("IDOI"), examined our title insurance records in accordance with Indiana Code 27-1-3.1 seq. and discovered we overcharged you. The correct amount should have been (amount). As a result, the IDOI has ordered us to issue a refund check in the amount of (amount)." Respondent shall provide a copy of the letter and check sent to the consumer to the Department within thirty (30) days after the signing of this Final Order.
4. 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.

5. Respondent shall enter all twenty (20) unreported real estate transactions into the RREAL IN data base within thirty (30) days after the signing of this Final Order.

ALL OF WHICH IS ORDERED this 16th day of March, 2015.

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

Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

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