

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.

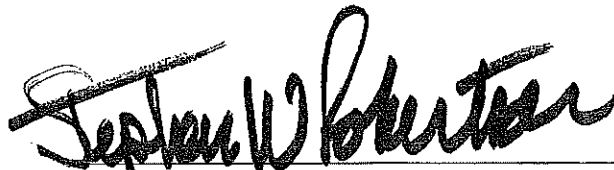
IT IS THEREFORE ORDERED by the Commissioner of Insurance:

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 23<sup>rd</sup> day of January, 2015.



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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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

