

STATE OF INDIANA)
)SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 6709-AG08-0424-115

IN THE MATTER OF:)

William W. Johnson)
4306 Gibbs Road)
Danville, IN 46122)
Respondent)
License No. 481761)

Old Pioneer Land Title, Inc.)
5250 E. U.S. Hwy 36, Suite 100)
Avon, IN 46123)
Respondent)
License No. 37407)

FILED

MAR 05 2009

STATE OF INDIANA
DEPT. OF INSURANCE

Type of Agency Action: Enforcement

ORDER DENYING RESPONDENTS' OBJECTIONS AND
AFFIRMING ALJ'S FINDINGS OF FACT, CONCLUSIONS OF LAW, AND
RECOMMENDED ORDER

The Commissioner of the Indiana Department of Insurance, James Atterholt, having read and reviewed the Administrative Law Judge (ALJ) John Kissling's Findings of Fact, Conclusions of Law, and Recommended Order of January 15, 2009 and Respondents' Objections, and now being duly advised in the premises **DENIES** said Objection pursuant to Indiana Code 4-21.5-3-29, and as ultimate authority in this case issues this Final Order **AFFIRMING** ALJ Kissling's Findings of Fact, Conclusions of Law, and Recommended Order of January 15, 2009.

FINDINGS OF FACT AND CONCLUSIONS OF LAW

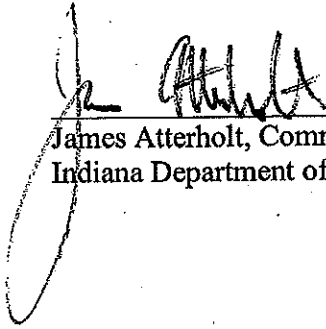
The Commissioner incorporates ALJ Kissling's Findings of Fact and Conclusions of Law in this Final Order.

ORDER

The Commissioner now Orders:

1. Respondent William Johnson resident producer license no. 481761 shall be permanently revoked.
2. Respondent Old Pioneer Land Title, LLC. Resident producer license no. 37407 shall be permanently revoked.
3. Respondent shall pay a fine in the amount of two thousand (\$2,000.00) dollars within ninety (90) days of this Order.
4. Respondent shall pay restitution to Steward Title in the amount of ten thousand six hundred twenty-five dollars and sixty-two cents (\$10,625.62) within ninety (90) days of this Order.

ALL OF WHICH IS ORDERED by the Commissioner this 5 day of March, 2009.


James Atterholt, Commissioner
Indiana Department of Insurance

Distribution:

**Kathy Carr Hulbert, Attorney
Indiana Department of Insurance
311 West Washington Street, Suite 300
Indianapolis, IN 46240**

**William Johnson
4306 Gibbs Road
Danville, IN 46122**

**Old Pioneer Land Title, Inc.
c/o William Johnson, CEO
4306 Gibbs Road
Danville, IN 46122**

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APR 30 2008

STATE OF INDIANA
DEPT. OF INSURANCE

STATEMENT OF CHARGES

The Title Insurance Division of the Indiana Department of Insurance (the "Department"), pursuant to the Indiana Administrative Orders and Procedures Act, Indiana Code Section 4-21.5, and the Agent Licensing provisions, Indiana Code Section 27-1-15.6, files charges against William W. Johnson and Old Pioneer Land Title, Inc. both insurance producers in the State of Indiana:

PARTIES AND JURISDICTION

1. Old Pioneer Land Title, Inc. ("Old Pioneer") is a licensed insurance producer in the State of Indiana holding license number 37407.
2. William W. Johnson ("Johnson") is a licensed insurance producer in the State of Indiana, holding license number 481761. Johnson is the CEO of Old Pioneer.

3. The Commissioner has jurisdiction over the licenses of insurance producers and has the authority to levy a civil penalty, place an insurance producer on probation, suspend an insurance producer's license, revoke an insurance producer's license for a period of years, permanently revoke an insurance producer's license, or refuse to issue or renew an insurance producer license, order restitution or take any combination of these actions against an insurance producer pursuant to Indiana Code 27-1-15.6-12.

FACTS

4. Old Pioneer was a title agency in Avon, Indiana, that provided title insurance, settlement and escrow services to consumers purchasing or refinancing real property in the State of Indiana.
5. Respondents were solely appointed with Stewart Title Guaranty Company ("STGC") as their underwriter until their agency agreement was cancelled in August 2007 and Old Pioneer went out of business.
6. To date, Respondents have failed to remit \$10,625.62 in premium money to STGC.
7. Respondents have also failed to issue policies and record documents on transactions that they closed and received insurance premium and other settlement service charges.

COUNT I-William W. Johnson/Old Pioneer Land Title, Inc

Failure to Remit Premium Money and issue policies

8. Averments 1 through 7 are repeated and incorporated by reference herein.
9. Respondents failed to remit premium money and issue title policies in violation of Indiana Code 27-1-15.6-12(b)(4), which prohibits an insurance producer from improperly withholding, misappropriating, or converting any monies or properties received in the course of doing insurance business and Indiana Code 27-1-15.6-12 (b) (8) which prohibits an insurance producer from using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.

COUNT II-William W. Johnson/Old Pioneer Land Title, Inc

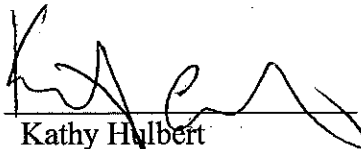
Failure to Issue Policies and Record Documents

10. Averments 1 through 9 are repeated and incorporated by reference herein.
11. Respondents failed to issue title insurance policies and record documents in violation of and Indiana Code 27-1-15.6-12 (b) (8), which prohibits an insurance producer from using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere

PRAYER FOR RELIEF

For all the foregoing reasons, the Department, by its counsel, Kathy Hulbert, requests that the Commissioner sanction the licenses of the Respondents in a manner consistent Code 27-1-12.6-12(b) & (f), which includes levy a civil penalty of up to \$10,000.00 per violation, place an insurance producer on probation, suspend an insurance producer's license, revoke an insurance producer's license for a period of years, permanently revoke an insurance producer's license, or refuse to issue or renew an insurance producer license, order restitution or take any combination of these actions and all other appropriate relief.

Respectfully submitted,

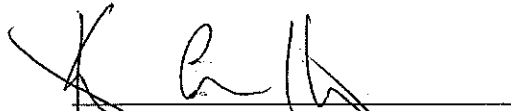

Kathy Hulbert
Attorney No. 23529-49A

INDIANA DEPARTMENT OF INSURANCE
311 West Washington Street, Suite 300
Indianapolis, IN 46204-2787
317/234-5151 - telephone
317/232-5251 - facsimile

Certificate of Service

I certify that a copy of the foregoing has been served upon the Respondent by United States First Class mail, postage prepaid, this 30th day of April 2008.

William W. Johnson
Old Pioneer Land Title, Inc.
4306 Gibbs Road
Danville, Indiana 46122


Kathy Hulbert, 23529-49A

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