

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO. 7469-AG09-0428-081

IN THE MATTER OF: )

Expert Title Services, LLP )  
a/k/a Expert Title Services, Inc. )  
420 Main Street )  
Suite 1307 )  
Evansville, Indiana 47708 )

Respondent. )

Type of Agency Action: Enforcement )  
Insurance License No. 566018 )

**FILED**

JUL 28 2009

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER AND APPROVAL**


The Indiana Department of Insurance (the "Department") and Expert Title Services, LLP a/k/a Expert Title Services, Inc ("Respondent"), signed an Agreed Entry (attached as "Exhibit A") and which has been submitted to the Commissioner of Insurance ("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, ADJUDGED AND DECREED by the Commissioner of Insurance:

1. Respondent shall pay \$500.00 within ten days (10) of the signing of this Final Order as a full resolution of the examination findings as to the licensing issues relevant to Respondent, so long as Respondent complies with its obligations under the attached Agreed Entry.
2. Respondent agrees to supply any and all documentation required to make the proper legal name updates to its agency insurance producer license to the Department or to obtain the proper licensing under the correct name within 10 days of the date of the Commissioner's Final Order.

ALL OF WHICH IS ORDERED this 28<sup>th</sup> day of July, 2009.

  
\_\_\_\_\_  
Carol Cutter, Commissioner  
Indiana Department of Insurance

Distribution:

Scott A. Joest, Owner  
420 Main Street  
Suite 1307  
Evansville, IN 47708

Kathy Carr-Hulbert  
INDIANA DEPARTMENT OF INSURANCE  
311 West Washington Street, Suite 300  
Indianapolis, Indiana 46204-2787

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**AGREED ENTRY**

This Agreed Entry is entered into by Kathy Carr Hulbert, Attorney for and on behalf of the State of Indiana, Department of Insurance ("Department"), and **Expert Title Services, LLP a/k/a Expert Title Services, Inc.** ("Respondent"), a licensed resident insurance producer holding Indiana insurance license number 1499330, to resolve all matters under Cause Number 7469-AG09-0428-081. This Agreed Entry is subject to the review and approval of James Atterholt, Commissioner of the Indiana Department of Insurance.

WHEREAS, Respondent is a licensed insurance producer in the State of Indiana;

WHEREAS, Respondent's business practices were examined by Carrie Vavul, Examiner with the Title Insurance Division of the Department;

WHEREAS, at the time of the examination the examiner discovered the agency was not located at the address listed on license number 566018;

WHEREAS, at the time of the examination the examiner discovered the agency was not operating under the same name as that on license number 566018; and

WHEREAS, the Department and Respondent desire to resolve their differences and settle the issues without 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 Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent knowingly, voluntarily and freely waives its right to a public hearing on the issues in this action.
4. Respondent waives its right for a judicial review of this matter.
5. Respondent acknowledges that failure to notify the Commissioner of an address change is a violation of IC 27-1-15.6-12.
6. Respondent acknowledges that failure to notify the Commissioner of a name change is a violation of IC 27-1-15.6-12.
7. Respondent has already updated the business address on with current license.
8. Respondent agrees to supply any and all documentation required to make the proper legal name updates to its agency insurance producer license to the Department or to obtain the proper licensing under the correct name within 10 days of the date of the Commissioner's Final Order.
9. Respondent agrees to pay a civil penalty of \$500.00 within twenty days (20) of the signing of the Commissioner's Final Order for non-compliance with the Indiana insurance producer licensing statutes.
10. Respondent understands that failure to comply with this Agreed Entry will result in the filing of a Statement of Charges against the agency insurance producer license in front of the Indiana Insurance Commissioner for violations of IC 27-1-15.6-12.
11. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full resolution of this matter.

7/8/09  
Date Signed

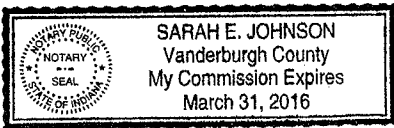
Kathy Carr Hulbert  
Kathy Carr Hulbert, Attorney  
Indiana Department of Insurance

7-1-09  
Date Signed

Scott A. Joest  
Scott A. Joest, Owner  
Expert Title Services, LLP a/k/a  
Expert Title Services, Inc.

STATE OF INDIANA )  
 ) SS:  
COUNTY OF VANDERBURGH )

Before me a Notary Public for VANDERBURGH County, State of Indiana,  
personally appeared Scott A. Joest and being first duly sworn by me upon his oath, states that the  
facts alleged in the foregoing instrument are true. Signed and sealed this 1st day of  
July, 2009.



Sarah E. Johnson  
Notary Signature

Sarah E Johnson  
Notary Name Printed

My Commission expires: 3/31/2016

County of Residence: Vanderburgh