

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE  
CAUSE NUMBER: 12463-AG13-1010-120

IN THE MATTER OF: )  
 )  
AA Title Company )  
Respondent. )  
21810 State Road 120 )  
Elkhart, IN 46516 )  
 )  
Type of Agency Action: Enforcement )  
Insurance License No. 37430 )

**FILED**

NOV 08 2013

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**

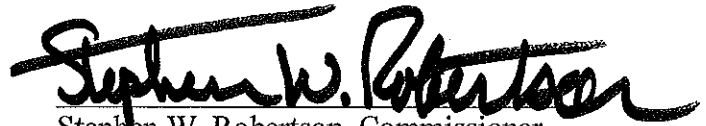
The Indiana Department of Insurance (“Department”) and, AA Title Company (“Respondent”), a licensed Indiana insurance producer firm, signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Respondent’s action and which has been submitted to the Commissioner 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, by the Commissioner of Insurance:

1. Respondent shall pay a civil penalty of \$500.00 within thirty (30) days of the signing of this Final Order.

ALL OF WHICH IS ORDERED this 8<sup>th</sup> day of November, 2013

  
Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution:

Teresa Cataldo  
AA Title Company  
21810 State Road 120  
Elkhart, IN 46516

Robert L. Hummel, Attorney  
Indiana Department of Insurance  
311 West Washington St. Suite 103  
Indianapolis, Indiana 46204

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AGREED ENTRY

This Agreed Entry is entered into by Robert L. Hummel, attorney for and on behalf of the Indiana Department of Insurance ("Department"), and AA Title Company ("Respondent"), to resolve all matters regarding an investigation by the Department's Title Insurance Division. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner of the Indiana Department of Insurance.

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

WHEREAS, during the course of an examination of Respondent, examiner Nicole Lotter discovered Respondent's license was expired for a period of nine (9) months; and

WHEREAS, the agency benefited from the collection of premiums and closing fees resulting from transactions examined by the examiners; and

WHEREAS, Teresa Cataldo, President of AA Title Company, is authorized to act on behalf of the agency and obligate it to perform in accordance with this agreement; and

WHEREAS, the parties 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 voluntarily and freely waives its right to a public hearing on the issue in this action.
4. Respondent waives its right for a judicial review of this matter.
5. Respondent admits that it did sell, solicit, and negotiate title insurance without a valid license in violation of Indiana law.
6. Respondent agrees to pay a civil penalty of \$500.00 within thirty (30) days after the Commissioner signs the Final Order.
7. 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.
8. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full resolution of this matter.
9. Respondent is aware that failure to comply with any of the terms of this agreement will result in the matter being set for a hearing and may result in the permanent revocation of its insurance license and/or an additional civil penalty.

11-5-13  
Date Signed

*Robert L. Hummel*  
Robert L. Hummel, Attorney  
Indiana Department of Insurance

10/30/13  
Date Signed

*Teresa Cataldo*  
Teresa Cataldo, President  
AA Title Company

STATE OF Indiana )  
 ) SS:  
COUNTY OF Elkhart )

Before me a Notary Public for Elkhart County, State of Indiana,  
personally appeared, Teresa Cataldo, in her capacity as a President of AA Title Company and  
being first duly sworn by me upon her oath, states that the facts alleged in the foregoing  
instrument are true. Signed and sealed this 30 day of October, 2013

*Pasla Wickersham*  
Notary Signature

Pasla Wickersham  
Notary Name Printed

My Commission expires: March 21, 2015

County of Residence: Elkhart