

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER:11844-AG13-1016-123

IN THE MATTER OF:)
)
HBI Title Services, Inc.)
Respondent.)
)
7575 Huntington Park Drive)
Columbus, OH 43235)
)
Type of Agency Action: Enforcement)
Indiana Insurance License No. 36000)

FILED

MAY 02 2014

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER AND APPROVAL

The Indiana Department of Insurance (“Department”), by its counsel Robert L. Hummel and HBI Title Services, Inc. (“Respondent”), a licensed insurance producer agency, signed an Agreed Entry which purports to resolve all issues involved in the investigation by the Department, and which has been submitted to the Commissioner of Insurance (the “Commissioner”) for approval.

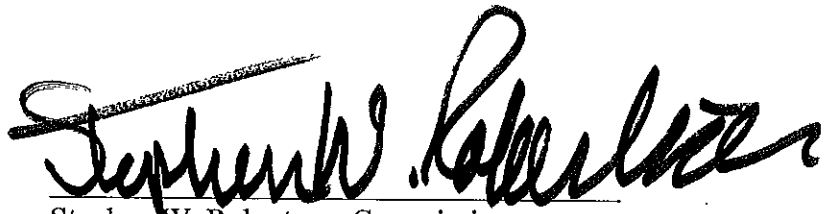
The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the 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 twenty-seven thousand five hundred and twenty dollars (\$27,520.00) to the Indiana Home Ownership Education Account within thirty (30) days after the date of this Final Order, per the terms of the Agreed Entry.

2. Respondent shall pay a civil penalty of seven hundred and fifty dollars (\$750.00) within thirty (30) days after the date of this Final Order, per the terms of the Agreed Entry.
3. Respondent waives its right to petition for judicial review of this Final Order.

ALL OF WHICH IS ORDERED this 2nd day of May, 2014.



Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Ms. Dana M. Farthing, Esq.
Senior Counsel – Vice President
The Huntington National Bank
519 Madison Avenue
Toledo, OH 43604

Robert L. Hummel, Attorney
Indiana Department of Insurance
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Indianapolis, IN 46204

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STATE OF INDIANA
DEPT. OF INSURANCE

AGREED ENTRY

This Agreed Entry is entered into by Robert Hummel, Attorney for and on behalf of the State of Indiana, Department of Insurance ("Department"), and HBI Title Services Inc. ("Respondent"), a licensed non-resident insurance producer, to resolve all matters regarding an investigation by the Department's Title 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 non-resident insurance producer firm doing business in the State of Indiana; and

WHEREAS, on July 31, 2013, during an examination of Respondent, Senior Examiner Nicole Lotter found Respondent failed to enter two thousand seven hundred and fifty two (2752) real estate transactions onto the RREAL IN data base in violation of Indiana law; and

WHEREAS, during the examination, the examiner also discovered Respondent employed Diane M. Woods and Alan Hodge as closing agents, who for a period of time did not possess valid Indiana producer licenses; and

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

WHEREAS, Paul E. Baldwin, President of HBI Title Services, Inc., is authorized to act on behalf of Respondent and obligate it to perform in accordance with this agreement; and

WHEREAS, Respondent is in the process of entering the previously omitted real estate transactions information onto the RREAL IN data base; 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 voluntarily and freely waives its right to a public hearing on the issues in this action.
4. Respondent voluntarily and freely waives its right to petition for judicial review of this agreement and the Commissioner's Final Order.
5. Respondent admits it failed to record two thousand seven hundred and fifty two (2,752) real estate transactions onto the RREAL IN database in violation of Indiana law.
6. Respondent agrees to pay a civil penalty of twenty seven thousand five hundred and twenty dollars (\$27,520.00) to the Indiana Home Ownership Education Account within thirty (30) days of the signing of the Commissioner's Final Order.
7. Respondent admits that it allowed two (2) individuals to sell, solicit, and negotiate title insurance without a valid license in violation of Indiana law.

8. Respondent agrees to pay a civil penalty of seven hundred and fifty dollars (\$750.00) within thirty (30) days after the Commissioner signs the Final Order.
9. 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.
10. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full resolution of this matter.
11. Respondent is aware that its 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.
12. Respondent has carefully read this agreement and fully understands and accepts

its terms:

4-30-14

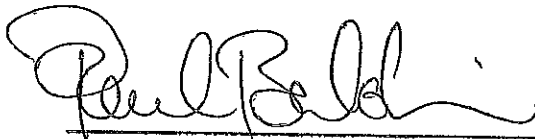
Date Signed



Robert L. Hummel, Attorney
Indiana Department of Insurance

4/25/14

Date Signed



Paul E. Baldwin, President
HBI Title Services, Inc.

STATE OF ~~OHIO~~ Michigan)
) SS:
COUNTY OF Oakland)

Before me a Notary Public for Oakland County, State of ^{Michigan} ~~Ohio~~, personally appeared,
Paul E. Baldwin, in his capacity as President of HBI Title Services, Inc., being first duly sworn
by me upon his oath, states that the facts alleged in the foregoing instrument are true. Signed
and sealed this 25th day of April, 2014.

Allison M. Everett
Notary Signature

Allison Everett
Notary Name Printed

My Commission expires: 2 Mar 2017

County of Residence: Oakland

ALLISON M. EVERETT NOTARY PUBLIC - MICHIGAN OAKLAND COUNTY MY COMMISSION EXPIRES MAR. 2, 2017 ACTING IN OAKLAND COUNTY
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