

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO. 12960-AG14-1007-176

IN THE MATTER OF:)
)
NVR Title Agency, LLC)
3650 Olentangy River Rd., Suite 400)
Columbus, OH 42315)
Respondent.)

FILED

FEB 27 2015

STATE OF INDIANA
DEPT. OF INSURANCE

Type of Agency Action: Title Enforcement
Indiana Insurance License No.: 657292

FINAL ORDER

The Indiana Department of Insurance (“Department”), by its counsel, Brigitte Collier, and NVR Title Agency, LLC (“Respondent”), a licensed title insurance agency, 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.

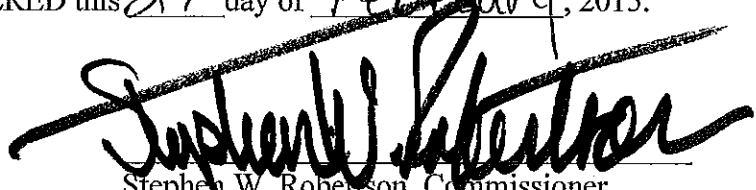
The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED by the Commissioner:

1. Respondent shall pay an administrative penalty in the amount of fourteen thousand dollars (\$14,000.00) to the Department, in the aggregate for overcharging and undercharging on premiums and lag time violation, within one hundred sixty (160) days after the signing of this Final Order.

2. Respondent shall refund consumers eight thousand seven hundred six dollars (\$8,706.00) within sixty (60) days after the signing of the Final Order.
3. Respondent shall provide a letter to the consumer with a reimbursement check stating that "On (Date of exam), the Indiana Department of Insurance (IDOI) examined our title insurance records in accordance with Indiana Code 27-1-3.1 seq. and discovered we overcharged you. The correct amount should have been (amount). As a result the IDOI has ordered us to issue a refund check in the amount of (amount)." Respondent shall provide a copy of the letter and check sent to the consumer, to the Department within sixty (60) days of this Final Order.

ALL OF WHICH IS ORDERED this 27 day of February, 2015.


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

NVR Title Agency, LLC
3650 Olentangy River Rd., Suite 400
Columbus, OH 42315

Brigitte Collier, Attorney
Indiana Department of Insurance
311 W. Washington St., Suite 103
Indianapolis, IN 46204

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 12960-AG14-1007-176

IN THE MATTER OF:)
)
NVR Title Agency, LLC)
3650 Olentangy River Rd, Suite 400)
Columbus, OH 43215)
)
Respondent.)
)
Type of Agency Action: Enforcement)
)
Indiana Producer License No.: 657292)

FILED

FEB 27 2015

STATE OF INDIANA
DEPT. OF INSURANCE

AGREED ENTRY

This Agreed Entry is executed by Joshua Harrison, Attorney for and on behalf of the Indiana Department of Insurance (“Department”), and NVR Title Agency LLC., (“Respondent”), a title insurance agency licensed to do business in Indiana, to resolve all issues in the above captioned matter. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner, Indiana Department of Insurance (“Commissioner”).

WHEREAS, Respondent is a non-resident title insurance agency licensed in the State of Indiana, holding license number 657292; and

WHEREAS, Indiana Code § 27-1-22-18 prohibits insurers, brokers, and agents from deviating from Department authorized premiums;

WHEREAS, the Respondent charged title insurance premium rates higher than First American Title Insurance Company (“Underwriter”) contractual rates for one

hundred (100) title policies in violation of Indiana Code § 27-1-22-18; and

WHEREAS, the Respondent charged title insurance premium rates lower than First American Title Insurance Company (“Underwriter”) contractual rates for one hundred ninety-eight (198) title policies in violation of Indiana Code § 27-1-22-18; and

WHEREAS, the Department and Respondent desire to resolve their differences and settle their issues without incurring the time and expense of a hearing;

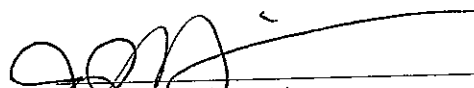
IT IS, THEREFORE, NOW AGREED by and between the parties as follows:

1. The Commissioner has jurisdiction over the subject matter and Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives the right to a public hearing in this matter.
4. Respondent voluntarily and freely waives the right to judicial review of this matter.
5. Respondent shall refund consumers eight thousand seven hundred six dollars (\$8,706.00) within sixty (60) days of the signing of the Final Order.
6. Respondent shall provide letter to the customer with a reimbursement check stating that “On (Date of exam) Indiana Department of Insurance (IDOI), examined our title insurance records in accordance with Indiana Code 27-1-3.1 seq. and discovered we over charged you. The correct amount should have been (amount). Per result IDOI has ordered us to issue a refund check in the amount of

(amount).” Respondent shall provide a copy of the letter and check sent to the customer, to the Department within sixty (60) days of Final Order.

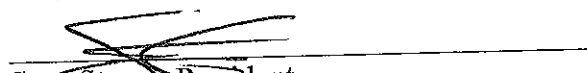
7. Respondent agrees to pay an administrative penalty in the amount of fourteen thousand dollars (\$14,000.00) to the Department. The amount is due in full within 160 days of the Commissioner’s Final Order adopting this Agreed Entry.
8. The Department agrees to accept Respondent’s compliance with the agreement herein as full satisfaction of this matter.
9. Respondent has carefully read and examined this agreement and fully understands its terms.
10. Respondent has entered into this agreement freely, and has not been subject to duress, threat or undue influence.
11. 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.
12. Respondent is aware that failure to comply with any term of this agreement will result in the matter being set for hearing.

2-23-15
Date Signed



Joshua Harrison, Attorney
Indiana Department of Insurance

2/18/15
Date Signed



Sean Stoner, President
NVR Title Agency, LLC

STATE OF OHIO)
COUNTY OF Franklin) SS:

Before me a Notary Public for Franklin County, State of Ohio,
personally appeared Sean Stoner, on behalf of Title First Agency Inc, and being first duly
sworn by me upon his oath, says that the facts alleged in the foregoing instrument are
true.

Signed and sealed this 18th day of February, 2015.



BARBARA A. MEANS, Notary Public
In and for the State of Ohio
My Commission Expires Aug. 10, 2016

Barbara A. Means
Signature

BARBARA A. MEANS
Printed

My Commission expires: August 10, 2016

County of Residence: Franklin