

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO. 12988-AG14-0528-107

IN THE MATTER OF: )

Insured Title Agency LLC )  
13029 West Linebaugh Ave, Suite 102 )  
Tampa, FL 33626 )

Respondent. )

Type of Agency Action: Enforcement )  
Indiana Insurance License No.: N/A )

**FILED**

FEB 13 2015

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**

The Indiana Department of Insurance ("Department"), by its counsel, Joshua Harrison, and Insured Title Agency LLC. ("Respondent"), an unlicensed 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.

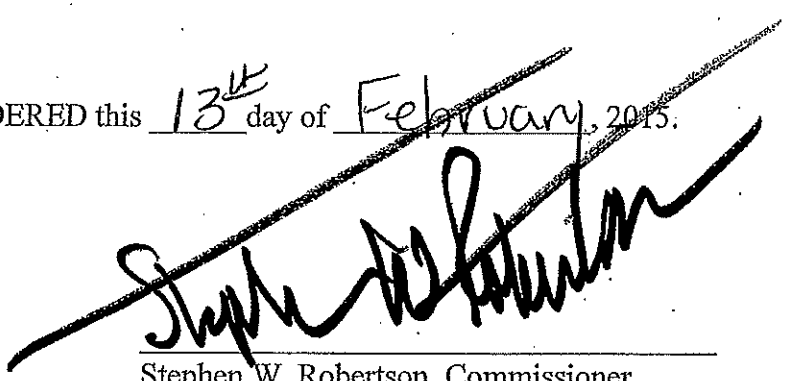
The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the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

IT IS THEREFORE ORDERED by the Commissioner of Insurance:

1. Respondent shall pay an administrative penalty in the amount of five hundred dollars (\$500.00) to the Department, for failure to maintain property licensed agents to conduct closings. This amount is due in full within thirty (30) days after the signing of this Final Order

2. Respondent shall develop, provide, and implement policies to ensure all employees and any agency that requires an insurance license is in compliance with Indiana insurance laws. Respondent shall implement these policies and provide the Department a copy of these policies within thirty (30) days after the signing of this Final Order.

ALL OF WHICH IS ORDERED this 13<sup>th</sup> day of February, 2015.

A large, stylized handwritten signature in black ink, which appears to read "Stephen W. Robertson". The signature is written over a horizontal line and extends across the width of the signature block.

Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution:

Insured Title Agency LLC  
13029 West Linebaugh Ave  
Tampa, FL 33626

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

STATE OF INDIANA )  
 )  
COUNTY OF MARION )

SS:

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 12988-AG14-0528-107

IN THE MATTER OF:

Insured Title Agency LLC  
13029 West Linebaugh Ave  
Tampa, FL 33626

Respondent.

Type of Agency Action: Enforcement

Indiana Producer License No.: Not Applicable

**FILED**

FEB 13 2015

STATE OF INDIANA  
DEPT. OF INSURANCE

**AGREED ENTRY**

This Agreed Entry is executed between the Indiana Department of Insurance ("Department"), by counsel Joshua Harrison, and Insured 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 unlicensed in the State of Indiana and has no producer license; and

WHEREAS, Indiana Code § 27-1-15.6-13 (a) & (b) requires that a person shall not accept a commission, service fee, or other valuable consideration for selling, soliciting, or negotiating insurance in Indiana unless that person is licensed;

WHEREAS, the Respondent conducted business as a title insurance producer without an Indiana title insurance producer license;

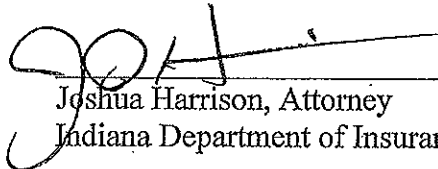
WHEREAS, the Department and Respondent desire to resolve their differences and settle their issues without incurring the time and expense of a hearing;

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

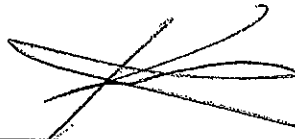
1. The Commissioner has jurisdiction over the subject matter and Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives the right to a public hearing in this matter.
4. Respondent voluntarily and freely waives the right to judicial review of this matter.
5. Respondent agrees to pay an administrative penalty in the amount of Five Hundred (\$500.00) dollars to the Department. The amount is due in full within thirty (30) days of the Commissioner's Final Order
6. Respondent shall develop, provide, and implement policies to ensure all employees and any agency that requires an insurance license is in compliance with Indiana insurance law when conducting Indiana transactions. Respondent shall implement these policies and provide the Department a copy of these policies within thirty (30) days of the Commissioners Final Order.
7. The Department agrees to accept Respondent's compliance with the agreement herein as full satisfaction of this matter.

8. Respondent has carefully read and examined this agreement and fully understands its terms.
9. Respondent has entered into this agreement freely, and has not been subject to duress, threat or undue influence.
10. 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.
11. Respondent is aware that failure to comply with any term of this agreement will result in the matter being set for hearing.

2-6-15  
Date Signed

  
Joshua Harrison, Attorney  
Indiana Department of Insurance

1-20-15  
Date Signed

  
Kevin J Overstreet, President/ Owner,  
Insured Title Agency

STATE OF Florida)  
COUNTY OF Hillsborough) SS:

Before me a Notary Public for Hillsborough County, State of Florida, personally appeared Kevin J. Overstreet, on behalf of Insured Title Agency LLC, 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 20th day of January, 2015.



CHRISTINA M. SWAN  
NOTARY PUBLIC  
STATE OF FLORIDA  
Comm# EE140426  
Expires 10/23/2015

[Signature]  
Signature

Christina M. Swan  
Printed

My Commission expires: 10-23-15

County of Residence: Hillsborough

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NUMBER:12988-AG14-0528-107

IN THE MATTER OF: )

Insured Title Agency )  
Respondent )

13029 West Linebaugh Ave )  
Tampa, FL 33626 )

Type of Action: Title Enforcement )

**FILED**

MAY 30 2014

STATE OF INDIANA  
DEPT. OF INSURANCE

**EMERGENCY CEASE AND DESIST ORDER**

The Indiana Commissioner of Insurance, having reviewed the Title Division's Motion for  
Emergency Cease and Desist Order, and being otherwise duly advised, now finds as follows:

**FINDINGS OF FACT**

1. Insured Title Agency ("Respondent") is a non-resident title insurance agency located in Tampa, FL.
2. On April 24, 2014, Division Senior Examiner Jonathon Handsborough conducted an examination of Respondent and found that Respondent has conducted business as a title insurance producer without an Indiana title insurance producer license.
3. Respondent continues to act as a licensed title insurance producer without an Indiana title insurance producer license.

### CONCLUSIONS OF LAW

1. An emergency exists in that Respondent has been, and continues to be an unlicensed title insurance producer, to the detriment of the public, despite not being properly licensed.

2. In an emergency, the Commissioner may issue appropriate orders without notice or an evidentiary proceeding under Ind. Code §4-21.5-4-2(a).

### ORDER

It is therefore ORDERED that Respondent must CEASE AND DESIST from:

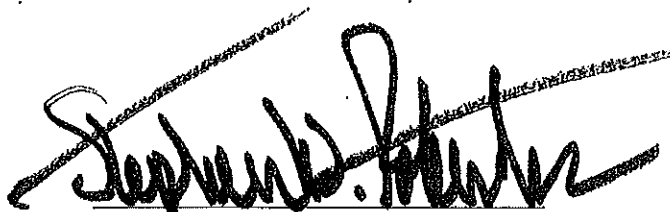
1. All activity requiring a title producer license, including but not limited to, the solicitation, negotiation, and sale of insurance.

A copy of this Order will be provided to all title insurance companies with whom Respondent holds appointments.

Pursuant to Ind. Code §4-21.5-4-2, this order remains effective for ninety (90) days commencing on the date this order is issued.

Respondent is hereby notified of its right to a hearing concerning this order as quickly as practicable under Ind. Code §4-21.5-4-4.

5-30-14  
Date



Stephen W. Robertson,  
Commissioner  
Indiana Department of Insurance



Distribution to:

Insured Title Agency  
13029 West Linebaugh Ave  
Tampa, FL 33626

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