

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO. 13283-AG14-1126-209

IN THE MATTER OF: )  
 )  
National Title Solutions, Inc )  
3550 Hobson Rd., Suite 101 )  
Woodridge, IL 60517 )  
Respondent. )

Type of Agency Action: Title Enforcement  
Indiana Insurance License No.: 658134

**FILED**

JAN 23 2015

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**

The Indiana Department of Insurance (“Department”), by its counsel, Debra J. McNeil, and Prominent 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 Seven Thousand Six Hundred Fourteen dollars (\$7,614.00) to the Department, in the aggregate for overcharging on premiums and paying unlicensed personnel for signing HUDs, within sixty (60) days of this Final Order.

2. Respondent shall refund consumers Three Thousand Eight Hundred Thirty Nine dollars (\$3,839.00) within sixty (60) days of 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.
4. 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 of this Final Order.

ALL OF WHICH IS ORDERED this 23<sup>rd</sup> day of January, 2015.

  
Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution:  
National Title Solutions, Inc  
3550 Hobson Rd., Suite 101  
Woodridge, IL 60517

Debra J. McNeil, Deputy General Counsel  
Indiana Department of Insurance  
311 W. Washington St., Suite 103  
Indianapolis, IN 46204

STATE OF INDIANA )  
 ) SS:  
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BEFORE THE INDIANA  
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CAUSE NUMBER: 13283-AG14-1126-209

IN THE MATTER OF: )

National Title Solutions, Inc )  
3550 Hobson Rd., Suite 101 )  
Woodridge, IL 60517 )

Respondent. )

Type of Agency Action: Enforcement )

Indiana Producer License No.: <sup>658134</sup>~~13283~~ )

**FILED**

JAN 23 2015

STATE OF INDIANA  
DEPT. OF INSURANCE

**AGREED ENTRY**

This Agreed Entry is executed by and between the Title Division of the Indiana Department of Insurance ("Department"), by counsel, Josh Harrison, and National Title Solutions, Inc ("Respondent"), to resolve all issues in the above-captioned matter. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner, of the Indiana Department of Insurance ("Commissioner").

WHEREAS, Respondent is a non-resident title insurance agency licensed in the State of Indiana, holding license number <sup>658134</sup>~~13283~~; and

WHEREAS, Indiana Code § 27-1-15.6-13 (a) & (b) requires Respondent to only pay a commission, service fee, brokerage fee, or other valuable consideration to a person for selling, soliciting, or negotiating insurance in Indiana if that person is licensed,

WHEREAS, the Department alleges that Respondent has paid personal for selling, soliciting, or negotiating insurance in Indiana while said person was not licensed,

WHEREAS, Indiana Code § 27-7-2-20.1 states that minimum premiums and rates may not be excessive, inadequate, or unfairly discriminatory.

WHEREAS, the Respondent has overcharged of premiums,

WHEREAS, the Department and Respondent (collectively, the "Parties") desire to resolve their differences and settle the issues without the necessity 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 the Parties to this Agreed Entry.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives the right to a public hearing on the issues in this matter.
4. Respondent voluntarily and freely waives the right to judicial review of this matter.
5. Respondent shall refund consumer three thousand eight hundred thirty nine dollars (\$3,839.00) within sixty (60) days of the Final Order.
6. Respondent is to send copy of refund check to the Department to show proof of refund to consumer.
7. Respondent shall pay an administrative fine of seven thousand six hundred fourteen dollars (\$7,614.00) to the Department within sixty (60) days after the Commissioner's Final Order adopting this Agreed Entry.
8. 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. Respondent shall implement these policies and provide the Department a copy of these policies within thirty (30) days of the Commissioners Final Order.

9. The Department agrees to accept Respondent's compliance with this agreement as full satisfaction of this matter.
10. Respondent has carefully read and examined this agreement and fully understands its terms.
11. Respondent has entered into this agreement freely, and has not been subject to duress, threat or undue influence.
12. 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.
13. 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.

1-8-15  
Date Signed

12/29/14  
Date Signed

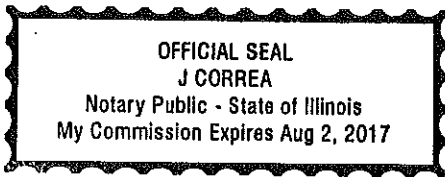
  
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Josh Harrison, Attorney  
Indiana Department of Insurance

  
\_\_\_\_\_  
Anthony Latham  
National Tile Solutions, Inc

STATE OF IL )  
COUNTY OF DuPage ) SS:

Before me a Notary Public for DuPage County, State of IL,  
personally appeared Anthony Latham on behalf of National Title Solutions, Inc 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 29 day of December, 2014.



J. Correa  
Notary Signature  
J. Correa  
Notary Name Printed

My Commission expires: 8/2/17

County of Residence: DuPage