

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO. 13605-AG15-0605-162

IN THE MATTER OF: )  
 )  
Reltco Inc )  
13401 McCormick Drive, Suite B )  
Tampa, FL 33626 )  
 )  
Respondent. )  
 )  
Type of Agency Action: Title Enforcement )  
 )  
Indiana Insurance License No.: 886067 )

**FILED**

JUL 02 2015

STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER**

The Indiana Department of Insurance (“Department”), by its counsel, Joshua Harrison, and Reltco Inc (“Respondent”), a non-resident 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.

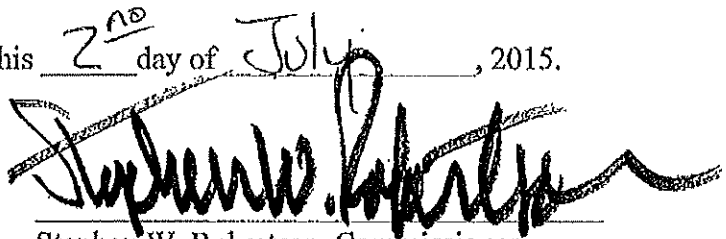
IT IS THEREFORE ORDERED by the Commissioner:

1. Respondent shall pay an administrative penalty in the amount of five thousand two hundred fifty four dollars (\$5,254.00) to the Department, in aggregate, for overcharging on premiums; failing to collect TIEFF fees;

paying unlicensed personnel for signing HUD-1s; and failure to input real-estate transactions into the RREAL IN database. This amount is due in full within thirty (30) days after the signing of this Final Order.

2. Respondent has already refunded consumers four hundred fifty (\$450.00) dollars.
3. 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.
4. Respondent shall enter all twenty-five (25) unreported real estate transactions into the RREAL IN data base within thirty (30) days after the signing of this Final Order.

ALL OF WHICH IS ORDERED this 2<sup>ND</sup> day of July, 2015.



Stephen W. Robertson, Commissioner  
Indiana Department of Insurance

Distribution:

Relco Inc  
13401 McCormick Drive, Suite B  
Tampa, FL 33626

Joshua Harrison, 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: 13605-AG15-0605-162

IN THE MATTER OF: )

Reltco Inc )  
13401 McCormick Drive, Suite B )  
Tampa, FL 33626 )

Respondent. )

Type of Agency Action: Enforcement )

Indiana Producer License No.: 886067 )

**RECEIVED**

JUN 23 2015

STATE OF INDIANA  
DEPT. OF INSURANCE

**FILED**

JUL 02 2015

AGREED ENTRY

STATE OF INDIANA  
DEPT. OF INSURANCE

This Agreed Entry is executed by the Indiana Department of Insurance ("Department"), by counsel Joshua Harrison, and Reltco Inc, ("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 886067; and

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

WHEREAS, the Respondent charged title insurance premium rates higher than Stewart Title Guaranty Co. ("Underwriter") contractual rates for Nine (9) title policies in violation of Indiana Code § 27-1-22-18; and

WHEREAS, Indiana Code § 6-1.1-12-43 (c)(1) requires that title producers enter information into the RREAL IN database; and

WHEREAS, Indiana Code § 6-1.1-12-43 (g) states that closing agent is subject to a civil penalty for each instance in which the closing agent fails to comply with this section with respect to a customer; and

WHEREAS, an investigation identified that the Respondent failed to enter twenty five (25) real estate transactions into the RREAL IN database;

WHEREAS, Indiana Code § 27-1-15.6-13 (a) 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 Respondent has paid personnel for selling, soliciting, or negotiating insurance in Indiana while said personnel was not licensed;

WHEREAS, Respondent failed to collect the Indiana Title Insurance Enforcement Fund Fee on seventeen (17) transactions which is violation of Indiana Code § 27-7-3.6-7;

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:

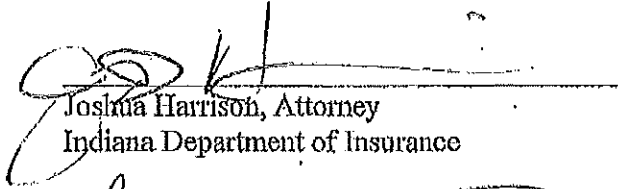
1. The Commissioner has jurisdiction over the subject matter and Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives the right to a public hearing in this matter.

4. Respondent voluntarily and freely waives the right to judicial review of this matter.
5. Respondent shall enter all twenty five (25) real estate transactions containing policies into the RREAL IN database within thirty (30) days of the Commissioner's Final Order adopting this Agreed Entry.
6. Respondent has refunded consumers four hundred fifty dollars (\$450.00). (JDA)
7. Respondent agrees to pay an administrative penalty in the amount of ~~six thousand~~ <sup>five thousand</sup> ~~three hundred seventy nine~~ <sup>two hundred fifty four</sup> dollars (\$5,254.00) to the Department. The amount is due in full within thirty (30) days of the Commissioner's Final Order adopting this Agreed Entry. (PD)
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 Commissioner Final Order.
9. The Department agrees to accept Respondent's compliance with the agreement herein 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

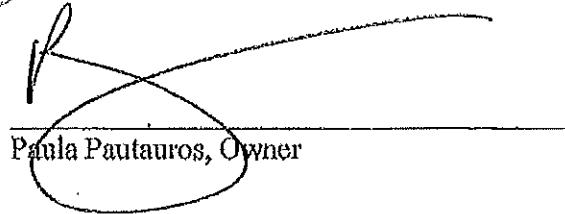
not unfairly or illegally prejudice the Commissioner from further participation in or resolution of these proceedings.

13. Respondent is aware that failure to comply with any term of this agreement will result in the matter being set for hearing.

6-23-15  
Date Signed

  
Joshua Harrison, Attorney  
Indiana Department of Insurance

6/22/15  
Date Signed

  
Paula Pautauros, Owner

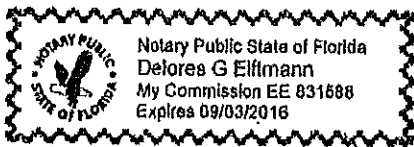
STATE OF FLORIDA )

) SS:

COUNTY OF Pinellas

Before me a Notary Public for Pinellas County, State of Florida,  
personally appeared Paula Pautauros, on behalf of Relco Inc., and being first duly sworn  
by me upon her oath, says that the facts alleged in the foregoing instrument are true.

Signed and sealed this 22 day of June, 2015.



Delores G Elftmann  
Signature

Delores G Elftmann  
Printed

My Commission expires: 09-03-2016

County of Residence: Pinellas

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 13605-AG15-0605-162

IN THE MATTER OF: )  
 )  
Relteo Inc )  
13401 McCormick Drive, Suite B )  
Tampa, FL 33626 )  
Respondent. )  
Type of Agency Action: Enforcement )  
Indiana Producer License No.: 886067 )

**AGREED ENTRY**

This Agreed Entry is executed by the Indiana Department of Insurance ("Department"), by counsel Joshua Harrison, and Relteo Inc, ("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 886067; and

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

WHEREAS, the Respondent charged title insurance premium rates higher than Stewart Title Guaranty Co. ("Underwriter") contractual rates for Nine (9) title policies in violation of Indiana Code § 27-1-22-18; and



WHEREAS, Indiana Code § 6-1.1-12-43 (e)(1) requires that title producers enter information into the RREAL IN database; and

WHEREAS, Indiana Code § 6-1.1-12-43 (g) states that closing agent is subject to a civil penalty for each instance in which the closing agent fails to comply with this section with respect to a customer; and

WHEREAS, an investigation identified that the Respondent failed to enter twenty five (25) real estate transactions into the RREAL IN database;

WHEREAS, Indiana Code § 27-1-15.6-13 (a) 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 Respondent has paid personnel for selling, soliciting, or negotiating insurance in Indiana while said personnel was not licensed;

WHEREAS, Respondent failed to collect the Indiana Title Insurance Enforcement Fund Fee on seventeen (17) transactions which is violation of Indiana Code § 27-7-3.6-7;

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:

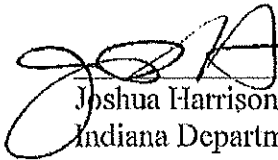
1. The Commissioner has jurisdiction over the subject matter and Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives the right to a public hearing in this matter.

4. Respondent voluntarily and freely waives the right to judicial review of this matter.
5. Respondent shall enter all twenty five (25) real estate transactions containing policies into the RREAL IN database within thirty (30) days of the Commissioner's Final Order adopting this Agreed Entry.
6. Respondent has refunded consumers four hundred fifty dollars (\$450.00).
7. Respondent agrees to pay an administrative penalty in the amount of six thousand three hundred seventy nine dollars (\$6,379.00) to the Department. The amount is due in full within thirty (30) days of 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 Commissioner Final Order.
9. The Department agrees to accept Respondent's compliance with the agreement herein as full satisfaction of this matter.
10. Respondent has carefully read and examined this agreement and fully understands its terms.
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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

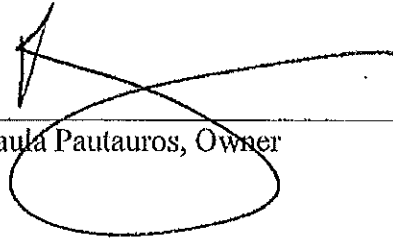
13. Should this Agreed Entry not be accepted by the Commissioner, it is agreed that presentation to and consideration of this Agreed Entry by the Commissioner shall not unfairly or illegally prejudice the Commissioner from further participation in or resolution of these proceedings.

14. Respondent is aware that failure to comply with any term of this agreement will result in the matter being set for hearing.

6-18-15  
Date Signed

  
\_\_\_\_\_  
Joshua Harrison, Attorney  
Indiana Department of Insurance

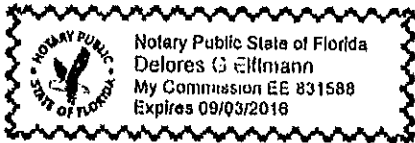
6/16/15  
Date Signed

  
\_\_\_\_\_  
Paula Pautaus, Owner

STATE OF FLORIDA )  
COUNTY OF Hillsborough ) SS:

Before me a Notary Public for Pineellas County, State of Florida,  
personally appeared Paula Pautauros, on behalf of Reltco Inc., and being first duly sworn  
by me upon her oath, says that the facts alleged in the foregoing instrument are true.

Signed and sealed this 16 day of June, 2015.



Delores G Elftmann  
Signature  
Delores Elftmann  
Printed

My Commission expires: 09-03-2016

County of Residence: Pineellas