

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE
CAUSE NO. 14026-AG15-0825-233

IN THE MATTER OF:)
)
All Real Estate Solutions, LLC)
1869 East Aurora Road, Suite 400)
Twinsburg, OH 44087)
Respondent.)
Type of Agency Action: Title Enforcement)
Indiana Insurance License No.: 552130)

FILED

SEP 24 2015

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Indiana Department of Insurance (“Department”), by its counsel, Brigitte Collier, and All Real Estate Solutions, LLC (“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 one thousand six hundred twenty nine dollars and fifty seven cents (\$1,629.57) to the Department, in aggregate, for paying unlicensed personnel for signing

HUD-1s. 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 of this Final Order.

ALL OF WHICH IS ORDERED this 24 day of September, 2015.

A handwritten signature in black ink, reading "Stephen W. Robertson", written over a horizontal line.

Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

All Real Estate Solutions, LLC
1869 East Aurora Road, Suite 400
Twinsburg, OH 44087

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: 14026-AG15-0825-233

IN THE MATTER OF:)
)
All Real Estate Solutions, LLC)
1869 East Aurora Road, Suite 400)
Twinsburg, OH 44087)
Respondent.)
Type of Agency Action: Enforcement)
Indiana Producer License No.: 552130)

FILED

SEP 24 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, Brigitte Collier, and All Real Estate Solutions, LLC ("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 non-resident title insurance agency in the State of Indiana holding license number 552130; and

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, 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 pay an administrative fine of one thousand six hundred twenty nine dollars and fifty seven cents (\$1,629.57.00) to the Department within sixty (30) days after the Commissioner signs the Final Order adopting this Agreed Entry.
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. Respondent shall implement these policies and provide the Department a copy of these policies within thirty (30) days after the Commissioner signs the Final Order.
7. The Department agrees to accept Respondent's compliance with this agreement 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 of the terms of this agreement will result in the matter being set for a hearing.

9-22-15

Date Signed

Brigitte Collier

Brigitte Collier, Attorney
Indiana Department of Insurance

9/18/15

Date Signed

Anita Zaller Owner
Anita Zaller, Owner *Agent*