

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO. 14600-AG15-2010-303

IN THE MATTER OF:

Indiana Title Network Company
325 North Main Street
Crown Point, IN 46307

Respondent.

Type of Agency Action: Title Enforcement

Indiana Insurance License No.: 30441

FILED

JAN 08 2016

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER


The Indiana Department of Insurance ("Department"), by its counsel, Joshua Harrison, and Indiana Title Network Company ("Respondent"), a 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 seven hundred fifty dollars (\$1,750.00) to the Department, in aggregate, for overcharging on endorsement fees and for failure to input seventy five (75) real estate transactions into the RREAL IN database within the required time period. This amount is due in full within thirty (30) days after the signing of this Final Order.

ALL OF WHICH IS ORDERED this 8th day of January, 2016.


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Indiana Title Network Company
325 North Main Street
Crown Point, IN 46307

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: 14600-AG15-1201-303

IN THE MATTER OF:

Indiana Title Network Company
325 North Main Street
Crown Point, IN 46307

Respondent.

Type of Agency Action: Enforcement

Indiana Producer License No.: 30441

FILED

JAN 08 2016

STATE OF INDIANA
DEPT. OF INSURANCE

AGREED ENTRY

This Agreed Entry is executed by the Indiana Department of Insurance ("Department"), by counsel Joshua Harrison, and Indiana Title Network Company, ("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 resident title insurance agency licensed in the State of Indiana, holding license number 627024; and

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

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;

WHEREAS, the Respondent failed to enter seventy five (75) real estate transactions into the RREAL IN database within the required time period;

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 overcharged endorsement fees on fifteen (15) files which is 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;

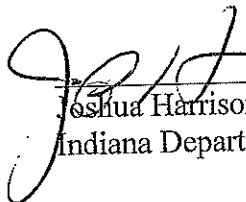
IT IS, THEREFORE, NOW AGREED by and between the parties as follows:

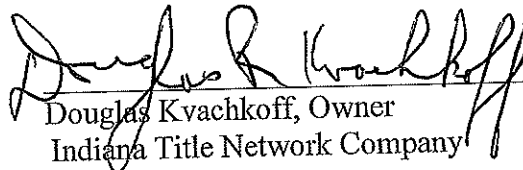
1. The Commissioner has jurisdiction over the subject matter and Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives the right to a public hearing in this matter.
4. Respondent voluntarily and freely waives the right to judicial review of this matter.
5. Respondent agrees to pay an administrative penalty in the amount of one thousand seven hundred fifty dollars (\$1,750.00) to the Department within thirty (30) days of the Commissioner's Final Order adopting this Agreed Entry.
6. The Department agrees to accept Respondent's compliance with the agreement herein as full satisfaction of this matter.
7. Respondent has carefully read and examined this agreement and fully understands its terms.

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

12-7-16
Date Signed

12/7/15
Date Signed


Joshua Harrison, Attorney
Indiana Department of Insurance


Douglas Kvachkoff, Owner
Indiana Title Network Company

STATE OF INDIANA)
COUNTY OF LAKE) SS:

Before me a Notary Public for Lake County, State of
Indiana, personally appeared Douglass Kvachkoff, on behalf of Indiana Title Network
Company, 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 7th day of December, 2015.

Christine Mendoza
Signature

Christine Mendoza
Printed

My Commission expires: 4-23-2017

County of Residence: Lake

