

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO. 15185-AG16-0502-113

IN THE MATTER OF:

Freedom Title Company Inc
700 East Main Street
Richmond, IN 47374

Respondent.

Type of Agency Action: Title Enforcement

Indiana Insurance License No.: 2702330

FILED

JUN 10 2016

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

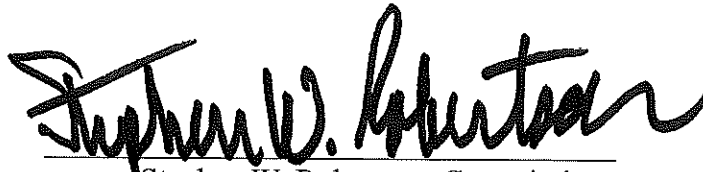
The Indiana Department of Insurance ("Department"), by its counsel, Debra J. McNeil, and Freedom Title Company, Inc ("Respondent"), a resident licensed title insurance agency, signed an Agreed Entry which purports to resolve all issues involved in the action by the Department and which has been submitted 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 dollars (\$1,000.00) to the Department, for delays in the issuance of eighty three (83) final policies in excess of forty-five (45) days after closing. This amount is due in full within thirty (30) days after the signing of this Final Order.

ALL OF WHICH IS ORDERED this 10th day of June, 2016.

A handwritten signature in black ink, reading "Stephen W. Robertson". The signature is fluid and cursive, with the first name "Stephen" and last name "Robertson" clearly legible. The middle initial "W." is smaller and less distinct.

Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Freedom Title Company Inc
700 East Main Street
Richmond, IN 47374

Debra J. McNeil, Deputy General Counsel
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: 15185-AG16-0502-113

IN THE MATTER OF:

Freedom Title Company Inc
700 East Main Street
Richmond, IN 47374

Respondent.

Type of Agency Action: Enforcement

Indiana Producer License No.: 2702330

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STATE OF INDIANA
DEPT. OF INSURANCE

AGREED ENTRY

This Agreed Entry is executed by the Indiana Department of Insurance ("Department"), by counsel Debra J. McNeil, and Freedom Title Company, 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 resident title insurance agency licensed in the State of Indiana, holding license number 2702330;

WHEREAS, the National Association of Insurance Commissioners guidelines provides that "final policies need to be issued within forty-five (45) days";

WHEREAS, Respondent failed to issue eighty three (83) final policies within forty five (45) days;

WHEREAS, Debra Lawson, President of Freedom Title Company Inc is authorized to act on behalf of Respondent and obligate it to perform in accordance with this agreement; 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 dollars (\$1,000.00) 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 Agreed Entry herein as full satisfaction of this matter.
7. Respondent has carefully read and examined this Agreed Entry and fully understands its terms.
8. Respondent has entered into this Agreed Entry 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.

June 3, 2014
Date Signed

Debra J. McNeil
Debra J. McNeil, Deputy General Counsel
Indiana Department of Insurance

12 May 2016
Date Signed

Debra A. Lawson
Debra Lawson, President
Freedom Title Company Inc