

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO. 15700-AG16-1031-193

IN THE MATTER OF:

Your Title Company, Inc dba
Enterprise Title
8500 Keystone Crossing Blvd., Suite 120
Indianapolis, IN 46240

Respondent.

Type of Agency Action: Title Enforcement
Indiana Insurance License No.: 33810

FILED

NOV 18 2016

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER


The Indiana Department of Insurance ("Department"), by its counsel, Cathleen Nine-Altevogt, and Your Title Company, Inc dba Enterprise Title ("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 ("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) to the Department for failure to adhere to the Good Funds Law and failure to timely issue final policies. This amount is due in full within thirty (30) days after the signing of this Final Order.

ALL OF WHICH IS ORDERED this 18 day of November 2016.


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Your Title Company, Inc dba
Enterprise Title
8500 Keystone Crossing Blvd., Suite 120
Indianapolis, IN 46240

Cathleen Nine-Altevogt, Counsel
Indiana Department of Insurance
311 W. Washington St., Suite 103
Indianapolis, IN 46204

STATE OF INDIANA)
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COUNTY OF MARION)

BEFORE THE INDIANA
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CAUSE NUMBER: 15700-AG16-1031-193

IN THE MATTER OF:

Your Title Company, Inc dba
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8500 Keystone Crossing Blvd., Suite 120
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Respondent.

Type of Agency Action: Enforcement

Indiana Producer License No.: 33810

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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, Cathleen Nine-Altevogt, and Your Title Company, Inc. dba Enterprise Title, ("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 holding license number 33810;

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

WHEREAS, Respondent failed to issue eight (8) final policies within forty-five (45) days;

WHEREAS, Indiana Code § 27-7-3.7-4(5) requires that personal checks not exceed five hundred dollars (\$500) by an agency;

WHEREAS, Respondent has failed to adhere to the Good Funds Law and accepted and deposited fourteen (14) personal checks that exceeded five hundred dollars (\$500);

WHEREAS, Michael Curry, President of Your Title Company, Inc. dba Enterprise Title, is authorized to act on behalf of Respondent and obligate it to perform in accordance with this agreement; and

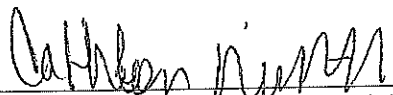
WHEREAS, the Department and Respondent desire to resolve their differences and settle their issues without incurring the time and expense of a hearing;

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

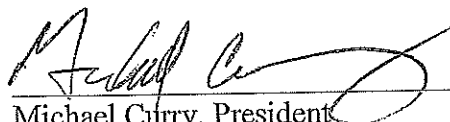
1. The Commissioner has jurisdiction over the subject matter and Respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives the right to a public hearing in this matter.
4. Respondent voluntarily and freely waives 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) to the Department within thirty (30) days of the Commissioner's Final Order adopting this Agreed Entry.

6. Nothing in this Agreed Entry will be deemed or asserted to be an admission by Your Title Company, Inc dba Enterprise Title or evidence of any liability and/ or wrongdoing.
7. The Department agrees to accept Respondent's compliance with the Agreed Entry herein as full satisfaction of this matter.
8. Respondent has carefully read and examined this Agreed Entry and fully understands its terms.
9. Respondent has entered into this Agreed Entry 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 term of this agreement will result in the matter being set for hearing.

11-14-16
Date Signed


Cathleen Nine-Altevogt, Counsel (32706-49)
Indiana Department of Insurance

11-4-16
Date Signed


Michael Curry, President
Your Title Company, Inc. dba Enterprise Title

STATE OF INDIANA)
COUNTY OF Marion) SS:

Before me a Notary Public for Hamilton County, State of Indiana, personally appeared Michael Curry, on behalf of Your Title Company, Inc. dba Enterprise Title, 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 4th day of November, 2016.



MELISSA W. HUTSON
Resident of Hamilton County, IN
Commission Expires: November 16, 2022

Melissa W. Hutson
Signature

Melissa W. Hutson
Printed

My Commission expires: 11-16-22

County of Residence: Hamilton