

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE
CAUSE NO. 15647-AG17-0125-043

IN THE MATTER OF:)
)
Springdale Title LLC)
351 Radio Park Dr., Suite 102)
Richmond, KY 40475)
Respondent.)
Type of Agency Action: Title Enforcement)
Indiana Insurance License No.: 648507)

FILED

FEB 24 2017

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Indiana Department of Insurance (“Department”), by its counsel, Claire Szpara, and Springdale Title 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 (“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 one hundred eighty-two dollars (\$1,182) to the Department for overcharging on premium fees. This amount is due in full to the Department within thirty (30) days after the signing of this Final Order.

2. Respondent has refunded consumers four hundred dollars (\$400) and the Department has received copies of checks and letters.

ALL OF WHICH IS ORDERED this 24 day of February, 2017.



Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Springdale Title LLC
351 Radio Park Dr., Suite 102
Richmond, KY 40475

Claire Szpara, 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: 15647-AG17-0125-043

IN THE MATTER OF:)
)
Springdale Title LLC)
351 Radio Park Dr., Suite 102)
Richmond, KY 40475)
Respondent)
Type of Agency Action: Enforcement)
Indiana Producer License No.: 648507)

FILED

FEB 24 2017

STATE OF INDIANA
DEPT. OF INSURANCE

AGREED ENTRY

This Agreed Entry is executed by the Indiana Department of Insurance (“Department”), by counsel Claire Szpara, and Springdale Title LLC, (“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 of the Indiana Department of Insurance (“Commissioner”).

WHEREAS, Respondent is a non-resident title insurance agency licensed in the State of Indiana, holding license number 648507;

WHEREAS, Indiana Code § 27-1-15.6-12(b)(4) states the commissioner may levy a civil penalty for any of the following causes: improperly withholding, misappropriating, or converting any monies or property received in the course of doing insurance business;

WHEREAS, the Respondent overcharged premium fees on eight (8) title insurance policies;

WHEREAS, Ashley Ramsey, Attorney for Springdale Title LLC is authorized to act on behalf of Respondent and obligated to perform in accordance with this agreement; and

WHEREAS, the Department and Respondent (collectively, "the Parties") desire to resolve their differences and settle their issues without incurring the time and expense of a hearing.

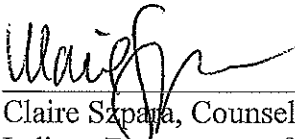
IT IS, THEREFORE, NOW AGREED by and between the Parties as follows:

1. The Commissioner has jurisdiction over the subject matter and the Parties in 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 in this matter.
4. Respondent voluntarily and freely waives the right to judicial review of this matter.
5. Respondent shall refund consumers four hundred dollars (\$400) within thirty (30) days after the Commissioner signs the Final Order approving this Agreed Entry.
6. Respondent shall provide a letter to the customer with a reimbursement check stating that "On September 8, 2016, Indiana Department of Insurance (IDOI) examined our title insurance records in accordance with Indiana Code § 27-1-3.1 *et seq.* and discovered we over charged you. The correct amount should have been (amount). As a result, the IDOI has ordered us to issue a refund check in the

amount of (amount).” Respondent shall provide a copy of the letter and check sent to the customer to the Department within thirty (30) days of the signing of the Final Order.

7. Respondent agrees to pay an administrative penalty in the amount of one thousand one hundred eighty-two dollars (\$1,182) to the Department within thirty (30) days of the Commissioner’s Final Order adopting this Agreed Entry.
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 term of this agreement will result in the matter being set for hearing.

2.15.17
Date Signed



Claire Szpara, Counsel (34219-64)
Indiana Department of Insurance

2-9-17
Date Signed



Ashley Ramsey, Attorney
Springdale Title LLC

STATE OF KENTUCKY)
) SS:
COUNTY OF Madison)

Before me a Notary Public for Madison County, State of Kentucky, personally appeared Ashley Ramsey, on behalf of Springdale Title LLC, 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 9th day of February, 2017.

Christal Walls
Signature

Christal Walls
Printed

My Commission expires: 7/22/17

County of Residence: Madison