

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 17592-AG19-0218-021

IN THE MATTER OF:)

Best Title Services LLC)
10 S New Jersey Street Suite 210)
Indianapolis, Indiana 46204)

Respondent.)

Type of Agency Action: Enforcement)

License No.: 865055 .)

FILED

DEC 05 2019

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Indiana Department of Insurance ("Department"), by its counsel Erica J. Dobbs, and Best Title Services LLC ("Respondent"), a licensed resident title insurance producer organization, signed an Agreed Entry which purports to resolve all issues involved in the above-captioned cause number, and which has been submitted to the Commissioner of Insurance (the "Commissioner") for approval.

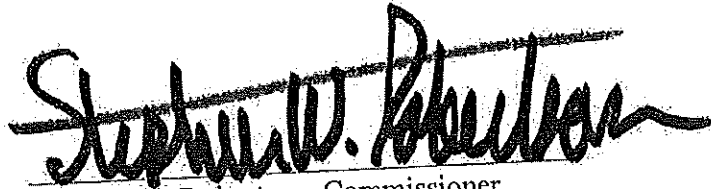
The Commissioner, after reviewing the Agreed Entry, which levies a one thousand sixty dollar (\$1,060) civil penalty against Respondent for failing to report a known violation of Indiana insurance law by a licensee acting on behalf of Respondent and failing to take corrective action against the violator, 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 a civil penalty in the amount of one thousand sixty dollars (\$1,060) to the Department within thirty (30) days of the date of this Order.

12-5-2019

Date Signed



Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

Best Title Services LLC
10 S New Jersey Street Suite 210
Indianapolis, Indiana 46204

Erica J. Dobbs, Attorney
ATTN: Jonathan Handsborough, Director
Indiana Department of Insurance
311 W. Washington St., Suite 103
Indianapolis, IN 46204

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BEFORE THE INDIANA
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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, Erica J. Dobbs, and Best Title Services LLC ("Respondent"), a licensed resident title insurance producer organization, 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 865055 since February 5, 2013;

WHEREAS, Respondent is co-owned by three (3) individual licensees;

WHEREAS, Respondent operates under the "DBA" of "Best Title Services;"

WHEREAS, Timothy West, an individual licensee and co-owner of Respondent, acting on behalf of Respondent, forged another co-owner's signature on Indiana State Form #56370 (Consent For use of Entity Name) in establishing a new business entity that intended to also do business as "Best Title Services;"

WHEREAS, Timothy West, through this act, fraudulently obtained consent from the Indiana Office of the Secretary of State and the Indiana Department of Insurance to use Respondent's entity name;

WHEREAS, Timothy West's act is a violation of Indiana Code § 27-1-15.6-12(b)(8), which prohibits the use of fraudulent, coercive, or dishonest practices, or demonstration of incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere;

WHEREAS, Respondent learned of Timothy West's violation of Indiana Code § 27-1-15.6-12(b)(8) on or about December 14, 2018;

WHEREAS, Respondent did not report the violation to the Commissioner, and did not take corrective action against Timothy West until receiving notice from the Department of its investigation into the matter on or about February 5, 2019;

WHEREAS, Indiana Code § 27-1-15.6-12(e) states that the license of a business entity may be suspended, revoked, or refused, if the Commissioner finds, after hearing, that a violation of an individual licensee acting on behalf of the partnership or corporation was known or should have been known by one (1) or more of the partners, officers, or managers of the partnership or corporation, the violation was not reported to the Commissioner and no correction action was taken;

WHEREAS, Indiana Code § 27-1-15.6-12(b)(2)(A) states, in part, that the Commissioner may levy a civil penalty against an insurance producer and/or place an insurance producer of probation for violating an insurance law;

WHEREAS, in lieu of a hearing, Respondent admits its conduct is a violation of Indiana Code § 27-1-15.6-12(e);

WHEREAS, on February 20, 2019, at the direction of The Indiana Department of Insurance, Respondent dissolved the fraudulently obtained Certificate of Assumed Business Name issued by the Indiana Office of the Secretary of State on July 17, 2018;

WHEREAS, at the direction of the Indiana Department of Insurance, Respondent has obtained a proper Certificate of Assumed Business Name from the Indiana Office of the Secretary of State on February 20, 2019;

WHEREAS, Leslie Burton, co-owner of Best Title Services LLC is authorized to act on behalf of Respondent and obligate it to perform in accordance with this agreement; and

WHEREAS, the Department and Respondent (collectively, "the Parties") desire to resolve this matter without 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. In order to avoid formal litigation in this matter, Respondent has determined that it is in their best interests to enter into this Agreed Entry. As such, Respondent acknowledges that they execute this Agreed Entry with full realization of its contents and effects.
3. This Agreed Entry is executed knowingly, voluntarily, and freely by the Parties. The Parties agree that the terms of this Agreed Entry constitute final resolution of this matter.
4. Respondent knowingly, voluntarily and freely waives the right to a public hearing on this matter, including the right to appear in person before the Commissioner, present evidence, cross-examine witnesses, and present arguments.

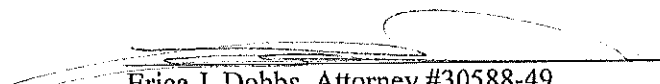
5. Respondent knowingly, voluntarily and freely waives the right to judicial review of this matter or otherwise appeal or challenge the validity of this Agreed Entry.
6. Respondent knowingly, voluntarily, and freely waives, releases, and forever discharges all claims or challenges, known or unknown, against the Department, its Commissioner, employees, agents, and representatives, in their individual and official capacities, that arise out of or are related to the Agreed Entry or Final Order, including but not limited to any act or omission as part of the underlying audit, investigation, negotiation, or approval process.
7. Respondent shall pay a civil penalty in the amount of one thousand sixty dollars (\$1,060) to the Department within thirty (30) days after the Commissioner signs the Final Order adopting this Agreed Entry.
8. Respondent has carefully read and examined this Agreed Entry and fully understands its terms.
9. Respondent has had the opportunity to have this Agreed Entry reviewed by legal counsel of their choosing, at their own expense, and is aware of the benefits gained and obligations incurred by the execution of this Agreed Entry. Respondent understands and agrees that the Department cannot give them legal advice.
10. Respondent has entered into this Agreed Entry knowingly, voluntarily, and freely, and has not been subject to duress, coercion, threat, or undue influence.
11. This Agreed Entry constitutes the entire agreement between the Parties, and no other promises or agreements, express or implied, have been made by the Department or by any employee, director, agent or other representative thereof to induce Respondent to enter this Agreed Entry.

12. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full satisfaction of this matter, and warrants and represents that so long as Respondent complies with the terms of this Agreed Entry, the Department will not bring any further action against Respondent based on the facts that gave rise to this Agreed Entry.
13. In the event the Department finds there has been a breach of any of the provisions of this Agreed Entry, the Department may reopen this matter and pursue alternative action pursuant to Indiana Code § 27-1-15.6-12.
14. Respondent waives any applicable statute of limitations for purposes of any enforcement of the terms and conditions of this Agreed Entry.
15. Respondent acknowledges that this Agreed Entry may be admitted into evidence in any judicial or administrative proceeding against Respondent to enforce the terms and conditions contained herein.
16. Respondent understands that this Agreed Entry resolves only the matter pending with the Department and does not affect any criminal prosecution or civil litigation that may be pending or hereinafter commence against Respondent.
17. This Agreed Entry does not in any way affect the Department's authority in future audits, investigations, examinations, negotiations, or other complaints involving Respondent.
18. It is expressly understood that this Agreed Entry is subject to the Commissioner's acceptance and has no force or effect until such acceptance is evidenced by the entry of a Final Order by the Commissioner.
19. 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 or Respondent from further participation in or resolution of these proceedings.

20. If this Agreed Entry is accepted by the Commissioner, it will become part of Respondent's permanent record and may be considered in future actions brought by the Department or any other regulator against Respondent. It is further understood that, if accepted by the Commissioner, this Agreed Entry and resulting Final Order are public records pursuant to Indiana Code § 4-21.5-3-32 that may not be sealed or otherwise withheld from the public, and may be reported to the National Association of Insurance Commissioners and published on the Department's website as required.
21. Respondent acknowledges that this is an Administrative Action they may be required to report to other jurisdictions in which they are licensed and on future licensing applications.

11/25/19
Date Signed


Erica J. Dobbs, Attorney #30588-49
Indiana Department of Insurance

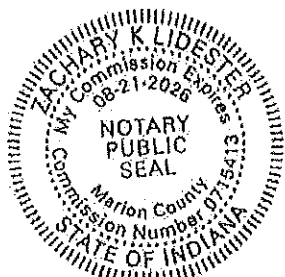
11/21/2019
Date Signed


Leslie Burton, Owner
Best Title Services LLC

STATE OF INDIANA)
) SS:
COUNTY OF Marion)

Before me a Notary Public for Marion County, State of Indiana,
personally appeared Leslie Burton, on behalf of Best Title Services LLC 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 21st day of November, 2019.



[Signature]
Signature

Zachary K. Lidester
Printed

My Commission expires: 8/21/2026

County of Residence: Marion

