

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 19983-AG21-0308-053

IN THE MATTER OF:)
)
HBI Title Services Inc.)
7 Easton Oval,)
Columbus, Ohio 43219)
)
Respondent.)
)
Type of Agency Action: Enforcement)
)
License Number: 36000)

FILED

MAY 26 2021

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

The Indiana Department of Insurance (“Department”), by counsel Victoria Hastings, and HBI Title Services Inc. (“Respondent”), a nonresident title insurance producer organization licensed to do business in Indiana, 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 the Indiana Department of Insurance (“Commissioner”) for approval.

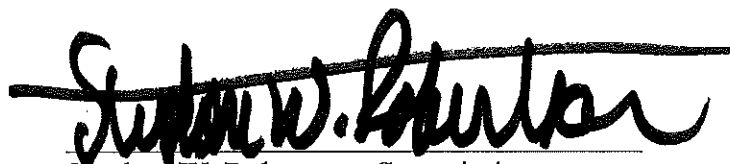
The Commissioner, after reviewing the Agreed Entry, which requires Respondent to pay restitution to overcharged consumers in the amount of six thousand nine hundred thirty two dollars and fifty four cents (\$6,932.54), provide proof to the Department of the same, and levies a six thousand seven hundred sixty three dollar (\$6,763) civil penalty for overcharging consumers, 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 six thousand seven hundred sixty three dollars (\$6,763) to the Department within thirty (30) days of the date of this Final Order.
2. Respondent shall send a refund check to the sixty one (61) affected consumers for the correct amount per consumer; the total refund for the sixty one (61) consumers is six thousand nine hundred thirty two dollars and fifty four cents (\$6,932.54).
3. The refund checks shall be sent to the sixty one (61) consumers within thirty (30) days of the date of this Final Order. Respondent shall send a letter to each affected consumer with the language as provided in the Agreed Entry.
4. Respondent shall provide proof of each refund to the Department within thirty (30) days of the date of this Final Order.

5-26-2021

Date Signed



Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Distribution:

HBI Title Services Inc.
ATTN: Pamela L. Moore, Senior Vice President
7 Easton Oval
Columbus, Ohio 43219

Victoria Hastings, Attorney
ATTN: Tyler Mason, Jr Insurance Examiner
Indiana Department of Insurance
311 W. Washington St., Suite 103
Indianapolis, IN 46204

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MAY 26 2021

**STATE OF INDIANA
DEPT. OF INSURANCE**

AGREED ENTRY

This Agreed Entry is executed by the Indiana Department of Insurance ("Department"), by counsel, Victoria Hastings, and HBI Title Services Inc. ("Respondent"), a nonresident title insurance producer organization licensed to do business in Indiana, to resolve all issues in the above-captioned cause number. This Agreed Entry is subject to the review and approval of Stephen W. Robertson, Commissioner, Indiana Department of Insurance ("Commissioner").

WHEREAS, Respondent is a nonresident title insurance producer organization holding license number 36000 since November 5, 2004;

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 for violating an insurance law;

WHEREAS, Indiana Code § 27-4-1-4(a)(7)(C)(iii) is an insurance law which states, in part, that it is an unfair and deceptive business practice to make or permit excessive or inadequate charges for premiums, policy fees, assessments, or rates, or making or permitting any unfair discrimination between persons of the same class involving essentially the same hazards in the

amount of premiums, policy fees, assessments, or rates charged or made for policies or contracts of any kind of insurance;

WHEREAS, due to certain inadvertent data entry errors and the inadvertent use of the wrong state's rate sheet, Respondent overcharged premium fees on sixty one (61) title insurance policies by amounts ranging between approximately one (\$1) and five hundred seventy (\$570) dollars;

WHEREAS, Pamela L. Moore, Senior Vice President of HBI Title Services 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 (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 six thousand seven hundred sixty three dollars (\$6,763) to the Department within thirty days (30) after the Commissioner signs the Final Order adopting this Agreed Entry.
8. Respondent shall send refund checks totaling six thousand nine hundred thirty two dollars and fifty four cents (\$6,932.54) to the sixty one (61) affected consumers within thirty days (30) after the Commissioner signs the Final Order adopting this Agreed Entry.
9. Respondent shall provide a letter to each consumer with a reimbursement check stating "On December 9, 2020, the Indiana Department of Insurance (IDOI), examined our title insurance records in accordance with Indiana Code § 27-1-3.1 *et seq.* and discovered we inadvertently overcharged you. The correct amount

should have been (*insert the correct amount*). As a result, the IDOI has ordered us to issue a refund check in the amount of (*insert the amount*).”

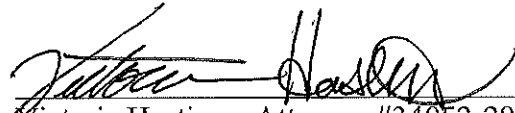
10. Respondent shall provide proof of each refund to the Department within thirty (30) days after the Commissioner signs the Final Order adopting this Agreed Entry.
11. Respondent has carefully read and examined this Agreed Entry and fully understands its terms.
12. Respondent has had the opportunity 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.
13. Respondent has entered into this Agreed Entry knowingly, voluntarily, and freely, and has not been subject to duress, coercion, threat, or undue influence.
14. 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.
15. 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.

16. 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.
17. Respondent waives any applicable statute of limitations for purposes of any enforcement of the terms and conditions of this Agreed Entry.
18. 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.
19. 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.
20. This Agreed Entry does not in any way affect the Department's authority in future audits, investigations, examinations, negotiations, or other complaints involving Respondent.
21. 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.
22. 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.
23. 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

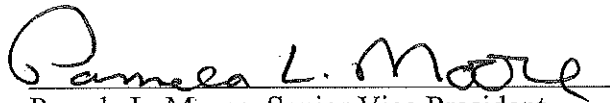
by the Department or any other regulator against Respondent. It is further understood that, if accepted by the Commissioner, this Agreed Entry and resulting Final Order are public records pursuant to Indiana Code § 4-21.5-3-32 that may not be sealed or otherwise withheld from the public, and may be reported to the National Association of Insurance Commissioners and published on the Department's website as required.

24. 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.

5/18/2021
Date Signed


Victoria Hastings, Attorney #34052-29
Indiana Department of Insurance

5-13-2021
Date Signed


Pamela L. Moore, Senior Vice President
HBI Title Services Inc., Respondent

STATE OF OHIO

COUNTY OF Franklin)
SS:

Before me a Notary Public for Delaware County, State of Ohio,
personally appeared Pamela L. Moore, on behalf of HBI Title Services Inc. 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 13 day of may, 2021.

Signature

Printed

My Commission expires: 9-20-24

County of Residence: Delaware



ALAN HODGES
Notary Public, State of Ohio
My Comm. Expires 9-20-24