



OFFICE OF INSURANCE REGULATION

KEVIN M. MCCARTY
COMMISSIONER

FILED

JUN 04 2014

OFFICE OF
INSURANCE REGULATION
Decreated by: MD

IN THE MATTER OF:

**2014 TITLE INSURANCE
ASSESSMENT FOR THE
REHABILITATION OF
K.E.L. TITLE INSURANCE
GROUP, INC.**

Case No. 150289-14

2014 TITLE INSURANCE ASSESSMENT FOR K.E.L.
TITLE INSURANCE GROUP REHABILITATION

THIS MATTER came on for consideration upon the submission by the Florida Department of Financial Services, Division of Rehabilitation and Liquidation, as Receiver of K.E.L. Title Insurance Group, Inc. (hereinafter the "Receiver"), to the Office of Insurance Regulation (hereinafter the "Office") of a notice of need for assessment and an Order from the Second Judicial Circuit Court approving the assessment and authorizing the Receiver to request an assessment of all title insurers to support the rehabilitation of K.E.L. Title Insurance Group (hereinafter "K.E.L."). The Office, having considered the notice and Court Order and being otherwise duly advised in the premises, hereby finds that:

1. The Office has jurisdiction over the subject matter of, and the parties to this proceeding pursuant to Section 631.400, Florida Statutes, and other applicable provisions of the Florida Insurance Code.

2. Section 631.021(3), Florida Statutes, provides that a delinquency proceeding pursuant to Chapter 631, Florida Statutes, constitutes the sole and exclusive method of liquidating, rehabilitating, reorganizing or conserving a Florida domiciled insurer.

3. Section 631.051(11), Florida Statutes, authorizes the Department of Financial Services (hereinafter "DFS") to apply to the circuit court for an order directing it to rehabilitate a domestic insurer upon the consent of a majority of its directors, stockholder, member, or subscribers. K.E.L. has consented to the appointment of DFS as Receiver for purposes of rehabilitation and the Circuit Court for the Second Judicial Circuit appointed DFS as Receiver on October 30, 2012.

4. On or about January 24, 2014, the Receiver notified the Office that there was a need for an assessment, pursuant to Section 631.400, Florida Statutes. The Circuit Court which has jurisdiction over the liquidation and rehabilitation of insurance companies, found that the Receiver had a need for two million, twenty-three thousand, eight hundred seventy dollars (\$2,023,870) to continue the receivership of K.E.L.. The Circuit Court further authorized the Receiver to request an assessment of all licensed title underwriters. Pursuant to Section 631.400(3), Florida Statutes, the Office shall order an assessment if requested by the Receiver. See Order attached here as Exhibit A.

IT IS THEREFORE ORDERED THAT:

5. All title insurers licensed in the State of Florida shall pay to the Department of Financial Services, as Receiver of K.E.L. Title Insurance Group, Inc., an assessment based on a pro rata share of the total direct title insurance premiums written in the state of Florida as reported to the Office for the most recent calendar year. Attached as Exhibit B, is an overview of each insurer's direct written Florida premium as well as each insurer's pro rata share of the

above referenced assessment. Said assessment shall be paid to the Receiver within ninety (90) days of this Order.

6. Pursuant to Section 631.401, Florida Statutes, all title insurers shall recoup the assessment, by charging a three dollar (\$3.00) surcharge, on each title policy issued. The recoupment process shall begin ninety (90) days after the date of this order. The surcharge shall continue to be collected until all title insurers have recouped the full amount of the assessment. Upon recouping the full amount of the assessment, each title insurer shall notify the Office in writing that they have completed the recoupment process. Pursuant to Section 631.401(6), Florida Statutes, when all title insurers have reported to the Office that they have fully recouped the assessment; the Office shall notify all title insurers to cease collecting the surcharge.

7. Pursuant to Section 631.401(3), Florida Statutes, all insurers, even those with no direct written premium for the prior year, shall collect the surcharge. However, pursuant to Section 631.401(5), Florida Statutes, a title insurer may not retain more in surcharges than the amount of the assessment paid by the insurer.

8. Pursuant to Section 631.401(7), Florida Statutes, in conjunction with the filing of the quarterly financial statement, each title insurer shall provide the Office with an accounting of the assessment paid and the surcharges collected during the period.

DONE and ORDERED this 4th day of JUNE, 2014






KEVIN M. MCCARTY,
COMMISSIONER
OFFICE OF INSURANCE REGULATION

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished by U.S. Mail to: all Title Insurance Companies with a Florida Certificate of Authority at the addresses on the attached worksheet this 5th day of June, 2014.



Jeffrey W. Joseph
Assistant General Counsel
Office of Insurance Regulation
Legal Services Office
612 Larson Building
200 E. Gaines Street
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Copies to:

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IN THE CIRCUIT COURT OF THE SECOND JUDICIAL CIRCUIT,
IN AND FOR LEON COUNTY, FLORIDA

IN RE: The Receivership of
K.E.L. TITLE INSURANCE GROUP, INC.,
a Florida corporation

CASE NO.: 2012-CA-3514

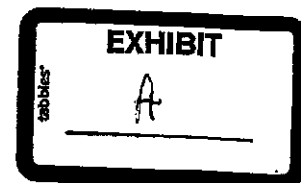
RECEIVER'S MOTION FOR ASSESSMENT IN ACCORDANCE WITH SECTION
631.400, FLORIDA STATUTES

The Florida Department of Financial Services, as Receiver of K.E.L. Title Insurance Group, Inc. (hereinafter "KELTIG"), by and through the undersigned counsel, respectfully submits the Receiver's Motion for Assessment In Accordance With Section 631.400, Florida Statutes, as set forth herein and, as good cause therefore, would show this Court:

1. On October 30, 2012, the Second Judicial Circuit Court in and for Leon County, Florida (the "Court") appointed the Florida Department of Financial Services as Receiver of K.E.L. Title Insurance Group, Inc. for the purposes of rehabilitation. A copy of the October 30, 2012, Rehabilitation Order is attached as Exhibit "A".

2. Pursuant to Florida Statutes and as provided for in the Rehabilitation Order, the Receiver is conducting the business of KELTIG and taking all steps, as the Court may direct, toward the removal of the causes and conditions which have made the rehabilitation necessary and taking such further action, as the Receiver deems necessary or appropriate, to reform and revitalize KELTIG.

3. In accordance with Section 631.400, Florida Statutes (a copy provided for the Court's convenience as Exhibit "B" hereto), the Receiver filed Receiver's Status Report and Motion for Approval of Rehabilitation Plan on October 28, 2013. In said motion, the Receiver reviewed the condition of KELTIG and advised the Court of KELTIG's continued financial impairments, claims and associated allocated loss adjustment expenses and plan for



rehabilitation. This Court entered an Order Approving Plan of Rehabilitation on November 12, 2013. A copy of the Order Approving Plan of Rehabilitation is attached as Exhibit "C".

4. In accordance with this Court's Order Approving Plan of Rehabilitation and Section 631.400, Florida Statutes, each title insurer doing business in the State of Florida shall be liable for an assessment to pay all unpaid title insurance claims and expenses of administering and settling claims on behalf of the KELTIG receivership.

5. The Receiver has evaluated the potential claims and expenses in the KELTIG estate and recommends this Court approve a request for an assessment in the amount of two million, twenty-three thousand, eight hundred seventy (\$2,023,870) dollars. As the attached Cash Flow Projection (attached hereto as "Exhibit D") indicates, the Receiver will require this amount to continue to carry claims, loss adjustment expenses and the cost of administration of the estate through the 2014 calendar year. Upon this Court's approval of the requested assessment, the Receiver will request that the Office of Insurance Regulation order the assessment to be payable by each title insurer on a pro rata basis in accordance with Section 631.400, Florida Statutes.

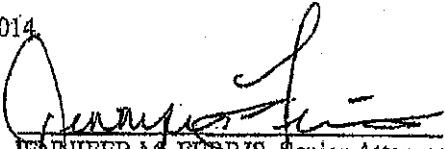
6. The Receiver recommends that the Court grant it the authority to continue to request assessments from the Office of Insurance Regulation on an annual basis until no more policies of the title insurer in rehabilitation are in force or the potential future liability has been satisfied. *See 631.400(3), Florida Statutes.*

7. Pursuant to this Court's Order Approving Plan of Rehabilitation and Section 631.400, Florida Statutes, all ordered assessments including any requested emergency assessments shall be considered assets of the estate and subject to the provisions of Section 631.154, Florida Statutes.

8. Pursuant to this Court's Order Approving Plan of Rehabilitation and Section 631.400, Florida Statutes, KELTIG may not be released from rehabilitation until all of the assessed insurers have recovered the amount assessed either through surcharges collected pursuant to Section 631.401 or payments from KELTIG.

WHEREFORE, the Receiver respectfully requests that this Court enter an Order approving the requested assessment amount in accordance with this Court's Order Approving Plan of Rehabilitation and Section 631.400, Florida Statutes.

Dated this 21st day of January, 2014.


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IN THE CIRCUIT COURT OF THE SECOND JUDICIAL CIRCUIT,
IN AND FOR LEON COUNTY, FLORIDA

State of Florida, ex rel., the
Department of Financial Services of
The State of Florida,

Relator,

v.

CASE NO: 2012-CA-3514

K. E. L. Title Insurance Group, Inc.,

Respondent,

**CONSENT ORDER APPOINTING THE FLORIDA DEPARTMENT OF
FINANCIAL SERVICES AS RECEIVER FOR PURPOSES OF REHABILITATION,
INJUNCTION, AND NOTICE OF AUTOMATIC STAY**

THIS CAUSE was considered on the Petition of the State of Florida, Department of Financial Services (hereinafter the "Department") for entry of a consent Order of rehabilitation of K. E. L. Title Insurance Group, Inc. (hereinafter the "Respondent" or "Company"). The Court, having reviewed the pleadings of record, and otherwise being fully informed in the premises, finds that:

1. This Court has jurisdiction pursuant to Section 631.021(1), Florida Statutes, and venue is proper pursuant to Section 631.021(2), Florida Statutes.

2. Respondent is a corporation authorized pursuant to the Florida Insurance Code to transact business in the state of Florida as a domestic title insurer since May 17, 2007. Respondent's principal place of address is located at 111 North Magnolia Avenue, Suite 1500, Orlando, FL 32801.

3. Section 631.021(3), Florida Statutes, provides that a delinquency proceeding pursuant to Chapter 631, Florida Statutes, constitutes the sole and

exclusive method of liquidating, rehabilitating, reorganizing, or conserving a Florida domiciled insurer.

4. Sections 631.031 and 631.051, Florida Statutes, authorize the Department to apply to this Court for an Order directing it to rehabilitate a domestic insurer upon the existence of any grounds specified in Section 631.051, Florida Statutes, or if an insurer is or is about to become insolvent. Further, Section 631.025(2), Florida Statutes, authorizes the Department to initiate delinquency proceedings against any insurer if the statutory grounds are present as to that insurer.

5. Section 631.031 directs the Department to initiate such delinquency proceedings after receiving notification from the Director of the Office of Insurance Regulation as to the existing grounds for the initiation of such proceedings.

6. On October 24, 2012, pursuant to Section 631.031(1), Florida Statutes, Kevin McCarty, Commissioner of the Florida Office of Insurance Regulation ("Office"), advised by letter to Florida's Chief Financial Officer, Jeff Atwater, that the Office determined grounds existed for the initiation of delinquency proceedings against Respondent.

7. Additionally, pursuant to Section 631.051(11), Florida Statutes, the Department is authorized to apply to this Court for an order directing it to rehabilitate a domestic insurer upon the ground that the insurer has consented to such an order through a majority of its directors, stockholders, members, or subscribers. Respondent has consented to the appointment of the Department as Receiver for purposes of rehabilitation. It is in the best interests of Respondent and its creditors and insureds that the relief requested in the petition be granted.

8. Pursuant to Section 631.061, Florida Statutes, and the Respondent's consent to rehabilitation, this Court finds that it is in the best interests of Respondent, its creditors and its members that the relief requested in the Department's Petition be granted.

THEREFORE, IT IS ORDERED AND ADJUDGED as follows:

10. The Department of Financial Services of the State of Florida shall be and is hereby appointed Receiver of Respondent for purposes of rehabilitation effective immediately.

11. The Receiver shall be authorized and directed to:

A. Take immediate possession of all the property, assets, and estate, and all other property of every kind whatsoever and wherever located, belonging to Respondent, pursuant to Sections 631.101 and 631.141, Florida Statutes, including but not limited to: offices maintained by the Respondent, rights of action, books, papers, evidences of debt, bank accounts, savings accounts, certificates of deposit, stocks, bonds, debentures and other securities, mortgages, furniture, fixtures, office supplies and equipment, and all real property of Respondent, wherever situated, whether in the possession of Respondent or its officers, directors, trustees, employees, consultants, attorneys, agents, affiliates, or other persons.

B. Conduct the business of Respondent and take all steps, as the Court may direct, toward the removal of the causes and conditions which have made this Order of Rehabilitation necessary and to take such further action, as the Receiver deems necessary or appropriate, to reform and revitalize the Respondent.

C. Employ and authorize the compensation of legal counsel, actuaries, accountants, clerks, consultants, and such assistants as it deems necessary, purchase or lease personal or real property as it deems necessary, and authorize the payment of the expenses of these proceedings and the necessary incidents thereof, as approved by the Court, to be paid out of the funds or assets of the Respondent in the possession of the Receiver or coming into its possession.

D. Reimburse such employees, from the funds of this receivership, for their actual necessary and reasonable expenses incurred while traveling on the business of this receivership.

E. Not defend or accept service of process on legal actions wherein the Respondent, the Receiver, or the Insured is a party defendant, commenced either prior to or subsequent to the order, without authorization of this Court; except, however, in actions where Respondent is a nominal party, as in certain foreclosure actions, and the action does not affect a claim against or adversely affect the assets of Respondent, the Receiver may file appropriate pleadings in its discretion.

F. Commence and maintain all legal actions necessary, wherever necessary, for the proper administration of this receivership proceeding.

G. Collect all debts that are economically feasible to collect which are due and owing to the Respondent.

H. Deposit funds and maintain bank accounts in accordance with Section 631.221, Florida Statutes.

I. Take possession of all Respondent's securities and certificates of deposit on deposit with the Chief Financial Officer of Florida, if any, and convert to cash

as much as may be necessary, in its judgment, to pay the expenses of administration of this receivership or otherwise best benefit the estate.

J. Negotiate and settle subrogation claims and Final Judgments without further order of this Court.

K. Sell any salvage recovered property without further order of this Court.

L. For purposes of this Order, the term "affiliate" shall be defined in accordance with Section 631.011(1), Florida Statutes, and shall include, but not be limited to, Kaufman, Englett & Lynd, PLLC, Kaufman, Englett and Lynd, PA, Kaufman, Englett & Lynd CR, LLC., Titan Title and Escrow, LLP, Big City Comics, Inc., KEL Contractors, Inc., Swift Mortgage Processing, LLC, KEL Real Estate, LLC, and KEL Title Direct, LLP.

M. The Receiver is granted all of the powers of the Respondent's directors, officers, and managers, whose authority shall be suspended, except as such powers are re-delegated in writing by the Receiver. The Receiver has full power to direct and manage the affairs of Respondent, to hire and discharge employees, and to deal with the property and business of the Respondent.

N. Apply to this Court for further instructions in the discharge of its duties as the Receiver deems necessary.

IT IS FURTHER ORDERED AND DIRECTED:

12. Any officer, director, manager, trustee, administrator, attorney, agent, accountant, actuary, broker, employee, adjuster, independent contractor, or affiliate of Respondent and any other person who possesses or possessed any executive authority

over, or who exercises or exercised any control over, any segment of Respondent's affairs or the affairs of its affiliates is required to fully cooperate with the Receiver, pursuant to Section 631.391, Florida Statutes. Any person who fails to cooperate with the Receiver, interferes with the Receiver, or fails to follow the instructions of the Receiver, may be excluded from the building where the Respondent's offices are located at the Receiver's discretion.

13. Title to all property, real or personal, all contracts, rights of action and all books and records of Respondent, wherever located, is vested in the Receiver pursuant to Sections 631.111 and 631.141, Florida Statutes.

14. All officers, directors, trustees, administrators, agents and employees and all other persons representing Respondent or currently employed or utilized by Respondent in connection with the Conduct of its business are discharged forthwith; provided, however, the Receiver may retain such persons in the Receiver's discretion.

15. All attorneys employed by Respondent as of the date of the Order, within ten (10) days of receiving notice of this Order, are required to report to the Receiver on the name, company claim number and status of each file they are handling on behalf of the Respondent. Said report should also include an accounting of any funds received from or on behalf of the Respondent. All attorneys employed by Respondent are advised that pursuant to Sections 631.011(17) and 631.011(21), Florida Statutes, a claim based on mere possession does not create a secured claim and all attorneys employed by Respondent, pursuant to In Re the Receivership of Syndicate Two, Inc., 538 So.2d 945 (Fla. 1st DCA 1989), who are in possession of litigation files or other material, documents or records belonging to or relating to work performed by the

attorney on behalf of Respondent are required to deliver such litigation files, material, documents or records intact and without purging to the Receiver, on request, notwithstanding any claim of a retaining lien which, if otherwise valid, should not be extinguished by the delivery of these documents.

16. All agents, brokers or other persons having sold policies of insurance and/or collected premiums on behalf of the Respondent are required to account for and pay all premiums and commissions unearned due to cancellation of policies in the normal course of business owed to the Respondent directly to the Receiver within thirty (30) days of demand by the Receiver or appear before this Court to show cause, if any they may have, as to why they should not be required to account to the Receiver or be held in contempt of Court for violation of the provisions of the Order. No agent, broker, premium finance company or other person should use premium monies owed to the Respondent for refund of unearned premium or for any purpose other than payment to the Receiver.

17. Any premium finance company, which has entered into a contract to finance a premium for a policy, which has been issued by the Respondent, is required to pay any premium owed to the Respondent directly to the Receiver.

18. Reinsurance premiums due to or payable by the Respondent shall be remitted to, or disbursed by, the Receiver. The Receiver shall handle reinsurance losses recoverable or payable by the Respondent. All correspondence concerning reinsurance shall be between the Receiver and the reinsuring company or intermediary.

19. Upon request by the Receiver, any company providing telephonic services to the Respondent is directed to provide a reference of calls from the number presently

assigned to the Respondent to any such number designated by the Receiver or perform any other services or changes necessary to the conduct of the receivership.

20. Any bank, savings and loan association, financial institution or other person which has on deposit, in its possession, custody or control any funds, accounts and any other assets of the Respondent is directed to immediately transfer title, custody and control of all such funds, accounts and other assets to the Receiver. The Receiver shall be authorized to change the name of such accounts and other assets, withdraw them from such bank, savings and loan association or other financial institution, or take any lesser action necessary for the proper conduct of this receivership. No bank, savings and loan association or other financial institution shall be permitted to exercise any form of set-off, alleged set-off, lien, any form of self-help whatsoever, or refuse to transfer any funds or assets to the Receiver's control without permission of this Court.

21. Any entity furnishing telephone, water, electric, sewage, garbage or trash removal services to the Respondent is required to maintain such service and transfer any such accounts to the Receiver as of the date of the Order, unless instructed to the contrary by the Receiver.

22. Any data processing service, which has custody or control of any data processing information and records including but not limited to source documents, data processing cards, input tapes, all types of storage information, master tapes or any other recorded information relating to the Respondent is directed to transfer custody and control of such records to the Receiver. The Receiver shall be authorized to compensate any such entity for the actual use of hardware and software, which the Receiver finds to be necessary to this proceeding. Compensation should be based

upon the monthly rate provided for in contracts or leases with Respondent which was in effect when this proceeding was instituted, or based upon such contract as may be negotiated by the Receiver, for the actual time such equipment and software is used by the Receiver.

23. The United States Postal Service shall be directed to provide any information requested by the Receiver regarding the Respondent and to handle future deliveries of Respondent's mail as directed by the Receiver.

24. All insurance policies, bonds or similar contracts of coverage issued by the Respondent shall remain in full force and effect until they are cancelled.

25. Except for contracts of insurance, all executory contracts to which the Respondent was a party shall be cancelled and stand cancelled unless specifically adopted by the Receiver within ninety (90) days of the date of this Order or from the date of the Receiver's actual knowledge of the existence of such contract, whichever is later. "Actual Knowledge" means the Receiver has in its possession a written contract to which the Respondent is a party, and the Receiver has notified the vendor in writing acknowledging the existence of the contract.

Further, the Receiver shall have the authority to do the following:

1) Pay for services provided by any of Respondent's vendors, in the ninety (90) day period prior to assuming or rejecting the contract, which are necessary to administer the Receivership estate;

2) Once the Receiver determines Respondent's vendor is necessary in the continued administration of the Receivership estate for a period to exceed the ninety (90) days from the date of this order, or from the date of Receiver's

actual knowledge of such contract, whichever is later, the Receiver may make minimal modifications to the terms of the contract, including, but not limited to, the expiration date of the agreement, the scope of the services to be provide, and/or the compensation to be paid to Respondent's vendor pursuant to the contract. "Minimal Modifications" shall mean any minimum alteration made to the contract in order to adapt to the new circumstances of the Receivership estate. In no event will any minimal modification be construed as the receiver entering into a new contract with Respondent's vendor.

Any vendor, including but not limited to, any and all employees / contractors of Insurer, claiming the existence of a contractual relationship with the Insurer shall provide notice to the Receiver of such relationship. This notice shall include any and all documents and information regarding the terms and conditions of the contract, including a copy of the written contract between the vendor and the Insurer, if any, what services or goods were provided pursuant to the contract, any current, future and/or past due amounts owing under the contract, and any supporting documentation for third party services or goods provided. Failure to provide the required information may result in vendors' contractual rights not being recognized by the Receiver. The rights of the parties to any such contracts are fixed as of the date of the Order and any cancellation under this provision shall not be treated as an anticipatory breach of such contracts.

26. All affiliated companies and associations, including but not limited to Kaufman, Englett & Lynd, PLLC, Kaufman, Englett and Lynd, PA, Kaufman, Englett & Lynd CR, LLC., Titan Title and Escrow, LLP, Big City Comics, Inc., KEL Contractors,

Inc., Swift Mortgage Processing, LLC, KEL Real Estate, LLC, and KEL Title Direct, LLP, shall make their books and records available to the Receiver, to include all records located in any premises occupied by said affiliate, whether corporate records or not, and to provide copies of any records requested by the Receiver whether or not such records are related to Respondent. The Receiver shall have title to all policy files and other records of, and relating to Respondent, whether such documents are kept in offices occupied by an affiliate company or any other person, corporation, or association. The Receiver shall be authorized to take possession of any such records, files, and documents, and to remove them to any location in the Receiver's discretion. Any disputed records shall not be withheld from the Receiver's review, but should be safeguarded and presented to this Court for review prior to removal by the Receiver.

27. The Receiver shall have complete access to and administrative control of all information technology resources of the Respondent and its affiliates at all times including, but not limited to, Respondent's computer hardware, software and peripherals. Each affiliate shall be given reasonable access to such records for the purpose of carrying out its business operations.

28. Any person, firm, corporation or other entity having notice of the Order that fails to abide by its terms is directed to appear before this Court to show good cause, if any they may have, as to why they should not be held in contempt of Court for violation of the provisions of this Order.

29. Pursuant to Sections 631.041(3) and (4), Florida Statutes, all persons, firms, corporations and associations within the jurisdiction of this Court, including, but not limited to, Respondent and its officers, directors, stockholders, members,

subscribers, agents and employees, are enjoined and restrained from the further transaction of the insurance business of the Respondent; from doing, doing through omission, or permitting to be done any action which might waste or dispose of the books, records and assets of the Respondent; from in any means interfering with the Receiver or these proceedings; from the transfer of property and assets of Respondent without the consent of the Receiver; from the removal, concealment, or other disposition of Respondent's property, books, records, and accounts; from the commencement or prosecution of any actions against the Respondent or the Receiver together with its agents or employees, the service of process and subpoenas, or the obtaining of preferences, judgments, writs of attachment or garnishment or other liens; and, from the making of any levy or execution against Respondent or any of its property or assets. Notwithstanding the provisions of this paragraph, the Receivers should be permitted to accept and be subpoenaed for non-party production of claims files in its possession, including medical records, which may be contained therein. In such cases, the requesting party must submit an affidavit to the Receiver stating that notice of the non-party production was appropriately issued and provided to the patient and that the patient was given the opportunity to object and either did not object to the non-party production, or objected and the Court overruled the objection, in which case a copy of the Court's ruling must be attached to the affidavit. The Receiver should be authorized to impose a charge for copies of such claim files pursuant to the provisions of Sections 118.07(1)(a), and 624.501, Florida Statutes.

30. All subsidiaries, affiliates, parent corporations, ultimate parent corporations, and any other business entity affiliated with Respondent shall fully cooperate with the Receiver in the effort to rehabilitate Respondent.

31. All subsidiaries, affiliates, parent corporations, ultimate parent corporations, and any other business entity affiliated with Respondent having any interest in the building located at 111 North Magnolia Avenue, Suite 1500, Orlando, FL 32801 or any other facility in which Respondent may operate, shall make available, at that location and at no charge to the Receiver or to Respondent, office space, and related facilities (telephone service, copiers, computer equipment and software, office supplies, parking, etc.) to the extent deemed necessary by the Receiver in its sole discretion.

32. All subsidiaries, affiliates, parent corporations, ultimate parent corporations, and any other business entity affiliated with Respondent having any interest in the computer equipment and software currently used by or for Respondent shall make such computer equipment and software available to the Receiver at no charge to the Receiver or Respondent to the extent deemed necessary by the Receiver in its sole discretion.

CONTINUATION OF INVESTIGATION

33. The Receiver shall be authorized to conduct an investigation as authorized by Section 631.391, Florida Statutes, of Respondent and its affiliates, as defined above, to uncover and make fully available to the Court the true state of Respondent's financial affairs. In furtherance of this investigation, Respondent's parent corporations, its subsidiaries, and affiliates are required to make all books, documents, accounts, records, and affairs, which either belong to or pertain to the Respondent,

available for full, free and unhindered inspection and examination by the Receiver during normal business hours (8:00 a.m. to 5:00 p.m.) Monday through Friday, from the date of the Order. Respondent and the above-specified entities are required to cooperate with the Receiver to the fullest extent required by Section 631.391, Florida Statutes. Such cooperation should include, but not be limited to, the taking of oral testimony under oath of Respondent's officers, directors, managers, trustees, agents, adjusters, employees, or independent contractors of Respondent, its affiliates and any other person who possesses any executive authority over, or who exercises any control over, any segment of the affairs of Respondent in both their official, representative and individual capacities and the production of all documents that are calculated to disclose the true state of Respondent's affairs.

34. Any officer, director, manager, trustee, administrator, attorney, agent, accountant, actuary, broker, employee, adjuster, independent contractor, or affiliate of Respondent and any other person who possesses or possessed any executive authority over, or who exercises or exercised any control over, any segment of the affairs of Respondent or its affiliates is directed to fully cooperate with the Receiver as required by Section 631.391, Florida Statutes, and as set out in the preceding paragraph. Upon receipt of a certified copy of the Order, any bank or financial institution is directed to immediately disclose to the Receiver the existence of any accounts of Respondent and any funds contained therein and any and all documents in its possession relating to Respondent for the Receiver's inspection and copying.

35. All Sheriffs and all law enforcement officials of this state shall cooperate with and assist the Receiver in the implementation of this Order.

36. In the event the Receiver determines that reorganization, consolidation, conversion, reinsurance, merger, or other transformation of the Respondent is appropriate, the Receiver shall prepare a plan to effect such changes and submit the plan to this Court for consideration.

37. Upon petition by the Receiver stating that further efforts to rehabilitate Respondent would be useless, this Court will consider entry of an order of liquidation of Respondent.

NOTICE OF AUTOMATIC STAY

38. Notice is hereby given that, pursuant to Section 631.041(1), Florida Statutes, the filing of the Department's Initial petition herein operates as an automatic stay applicable to all persons and entities, other than the Receiver, which shall be permanent and survive the entry of the order, and which prohibits:

A. The commencement or continuation of judicial, administrative or other action or proceeding against the Insurer or against its assets or any part thereof;

B. The enforcement of a judgment against the Insurer or an affiliate obtained either before or after the commencement of the delinquency proceeding;

C. Any act to obtain possession of property of the Insurer;

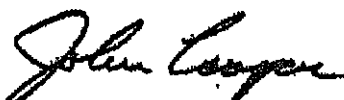
D. Any act to create, perfect or enforce a lien against property of the Insurer, except a secured claim as defined in Section 631.011(21), Florida Statutes;

E. Any action to collect, assess or recover a claim against the Insurer, except claims as provided for under Chapter 631;

F. The set-off or offset of any debt owing to the insurer except offsets as provided in Section 631.281, Florida Statutes.

39. This Court retains jurisdiction of this cause for the purpose of granting such other and further relief as from time to time shall be deemed appropriate.

DONE and ORDERED in Chambers at the Leon County Courthouse in Tallahassee, Leon County, Florida this 30 day of October 2012.



CIRCUIT JUDGE
for Charles A. Francis

INSURANCE	Chapter 631 INSURER INSOLVENCY; GUARANTY OF PAYMENT	View Entire Chapter
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631.400 Rehabilitation of title insurer.—

(1) After the entry of an order of rehabilitation, the receiver shall review the condition of the insurer and file a plan of rehabilitation for approval with the court. The plan of rehabilitation shall provide:

(a) That policies on real property in this state issued by the title insurer in rehabilitation shall remain in force unless the receiver determines the assessment capacity provided by this section is insufficient to pay claims in the ordinary course of business.

(b) That policies on real property located outside this state may be canceled as of a date provided by the receiver and approved by the court if the state in which the property is located does not have statutory provisions to pay future losses on those policies.

(c) A claims filing deadline for policies on real property located outside this state which are canceled under paragraph (b).

(d) A proposed percentage of the remaining estate assets to fund out-of-state claims where policies have been canceled, with any unused funds being returned to the general assets of the estate.

(e) A proposed percentage of the remaining estate assets to fund out-of-state claims where policies remain in force.

(f) That the funds allocated to pay claims on policies located outside of this state shall be based on the pro rata share of premiums written in each state over each of the 5 calendar years preceding the date of an order of rehabilitation.

(2) As a condition of doing business in this state, each title insurer shall be liable for an assessment to pay all unpaid title insurance claims and expenses of administering and settling those claims on real property in this state for any title insurer that is ordered into rehabilitation.

(3) The office shall order an assessment if requested by the receiver on an annual basis in an amount that the receiver deems sufficient for the payment of known claims, loss adjustment expenses, and the cost of administration of the rehabilitation expenses. The receiver shall consider the remaining assets of the insurer in receivership when making its request to the office. Annual assessments may be made until no more policies of the title insurer in rehabilitation are in force or the potential future liability has been satisfied. The office may exempt or limit the assessment of a title insurer if such assessment would result in a reduction to surplus as to policyholders below the minimum required to maintain the insurer's certificate of authority in any state.

- (4) Assessments shall be based on the total of the direct title insurance premiums written in this state as reported to the office for the most recent calendar year. Each title insurer doing business in this state shall be assessed on a pro rata share basis of the total direct title insurance premiums written in this state.
- (5) Assessments shall be paid to the receiver within 90 days after notice of the assessment or pursuant to a quarterly installment plan approved by the receiver. Any insurer that elects to pay an assessment on an installment plan shall also pay a financing charge to be determined by the receiver.
- (6) The office shall order an emergency assessment if requested by the receiver. The total of any emergency assessment, when added to any annual assessment in a single calendar year, may not exceed the limitation in subsection (7).
- (7) No title insurer shall be required to pay an assessment in any one year that exceeds 3 percent of its surplus to policyholders as of the end of the previous calendar year or more than 10 percent of its surplus to policyholders over any consecutive 5-year period. The 10-percent limitation shall be calculated as the sum of the percentages of surplus to policyholders assessed in each of those 5 years.
- (8) Assessments and emergency assessments once ordered by the office shall be considered assets of the estate and subject to the provisions of s. 631.134.
- (9) In an effort to keep in force the policies on real property located in this state issued by the title insurer in rehabilitation, the receiver may use the proceeds of an assessment to acquire reinsurance or otherwise provide for the assumption of policy obligations by another insurer.
- (10) The receiver shall make available information regarding unpaid claims on a quarterly basis.
- (11) A title insurer in rehabilitation may not be released from rehabilitation until all of the assessed insurers have recovered the amount assessed either through surcharges collected pursuant to s. 631.401 or payments from the insurer in rehabilitation.
- (12) A title insurer in rehabilitation for which an assessment has been ordered pursuant to this section may not issue any new policies until released from rehabilitation and it shall have received approval from the office to resume issuing policies.
- (13) Officers, directors, and shareholders of a title insurer who served in that capacity within the 2-year period prior to the date the title insurer was ordered into rehabilitation or liquidation may not thereafter serve as an officer, director, or shareholder of an insurer authorized in this state unless the officer, director, or shareholder demonstrates to the office for the 2-year period immediately preceding the receivership that:
- (a) His or her personal actions or omissions were not a significant contributing cause to the receivership;
 - (b) He or she did not willfully violate any order of the office;
 - (c) He or she did not receive directly or indirectly any distribution of funds from the insurer in excess of amounts authorized in writing by the office;
 - (d) The financial statements filed with the office were true and correct statements of the title insurer's financial condition;

(e) He or she did not engage in any business practices which were hazardous to the policyholders, creditors, or the public; and

(f) He or she at all times acted in the best interests of the title insurer.

History.—s. 3, ch. 2011-226.

IN THE CIRCUIT COURT OF THE SECOND JUDICIAL CIRCUIT,
IN AND FOR LEON COUNTY, FLORIDA

IN RE: The Receivership of
K.E.L. TITLE INSURANCE GROUP, INC.,
a Florida corporation

CASE NO.: 2012-CA-3514

ORDER APPROVING PLAN OF REHABILITATION

THIS CAUSE having come before the Court on the Receiver's Status Report and Motion for Approval of Rehabilitation Plan, and the Court having reviewed the pleadings of record filed by the Receiver, and otherwise being fully advised, it is,

ORDERED AND ADJUDGED

1. The Receiver's Status Report and Motion for Approval of Rehabilitation Plan is hereby approved and GRANTED. The Receiver shall continue to analyze the financial condition of K.E.L. Title Insurance Group, Inc. (hereinafter "KELTIG") and report to the court in accordance with Chapter 631, Florida Statutes.
2. All KELTIG title policies on real property located in the State of Florida shall remain in force as outlined in Chapter 631, Florida Statutes or until further Order from this Court.
3. The Receiver shall administer claims as set forth in the Receiver's Status Report and Motion for Approval of Rehabilitation Plan.
4. The Receiver shall make available information regarding unpaid claims on a quarterly basis.
5. There are no known policies written on property located outside the State of Florida. However, in the event that such policies exist, any policies on real property located

outside the State of Florida shall be canceled and claims filed and administered in accordance with Section 631.400, Florida Statutes.

6. The Receiver is hereby authorized to make recommendations by motion to the Court for any assessments necessary to pay all unpaid title insurance claims and expenses of administering and settling claims on behalf of the KELTIG receivership based on the guidelines set forth in the Receiver's Motion and pursuant to Chapter 631, Florida Statutes. Assessments shall be paid in accordance with Section 631.400, Florida Statutes. All ordered assessments shall be considered assets of the estate and subject to the provisions of Section 631.154, Florida Statutes.

7. The Receiver is authorized to use the proceeds of any assessments to acquire reinsurance or otherwise provide for the assumption of policy obligations by another insurer.

8. In the event assessments are ordered pursuant to Section 631.400, Florida Statutes, KELTIG shall not be released from rehabilitation to its original owners until all of the assessed insurers have recovered the amount assessed either through surcharges collected pursuant to Section 631.401 or payments from KELTIG. KELTIG may not issue any new policies until KELTIG is released from rehabilitation and approved to resume issuing policies by the Office of Insurance Regulation.

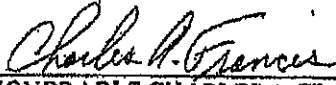
9. The Receiver is authorized and directed to continue asset recovery efforts in the receivership as it deems necessary and appropriate.

10. The authority granted to the Receiver under Chapter 631, Florida Statutes, and the Consent Order previously entered by this Court on October 30, 2012 remains in full effect.

11. The automatic stay provisions set forth in the Consent Order and Section 631.041, Florida Statutes remain in full effect.

12. The Receiver is authorized and directed to continue ongoing operational activities in the receivership as it deems necessary and appropriate.

DONE AND ORDERED in Chambers at Tallahassee, Leon County, Florida this 12th day of November, 2013.


HONORABLE CHARLES A. FRANCIS
CIRCUIT JUDGE

Signed NOV 12 2013
Original to Clerk NOV 12 2013
Copies sent NOV 12 2013 —
1 - airmail to DFS

EXHIBIT "D"

K.E.L. Title Insurance Group, Inc. Cash Flow Projection December 2013 to December 2014												
	Dec-13	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14
Beginning Cash Balance	1,508,786	1,431,729	1,091,323	864,434	595,280	283,678	1,323	218,276	632,875	631,714	1,130,073	1,428,672
Receipts:												
Florida Statutory Deposit (1)			103,000	2,000	2,000	2,000	25,000	79,000				
Interest Income		2,000	2,000	2,000	2,000	2,000						
State of Residencies (2)												
Florida DOR Premium Tax Refunds (3)												
Interest Income-Sp4	1,295	1,193	993	745	497	244						
Disbursements:												
Estimated Losses/ALAE (4)	(759)	(250,099)	(250,099)	(250,099)	(250,099)	(250,099)	(250,099)	(250,099)	(250,099)	(250,099)	(250,099)	(250,099)
Claims Excluded and/or Services (5)	(63,759)	(65,000)	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)	(10,000)
Acquire Provider Services - Annual (6)			(4,500)	(2,500)	(7,500)	(12,500)	(16,000)	(16,000)	(10,000)	(10,000)	(10,000)	(10,000)
Accounting Provider Services (7)												
Actual Services - Annual Basis (8)	(43,847)	(50,000)	(50,000)	(50,000)	(50,000)	(50,000)	(50,000)	(50,000)	(50,000)	(50,000)	(50,000)	(50,000)
Provider Expenses (9)		(8,500)	(8,500)	(8,500)	(8,500)	(8,500)	(8,500)	(8,500)	(8,500)	(8,500)	(8,500)	(8,500)
Policy Administration Provider Services (10)												
Change in Cash	(77,037)	(340,405)	(194,850)	(238,154)	(203,902)	(231,355)	(218,959)	(214,595)	(235,659)	(250,999)	(250,999)	(250,999)
Ending Cash & Liquid Assets	1,431,729	1,091,323	864,434	595,280	283,678	1,323	218,276	632,875	631,714	1,130,073	1,428,672	1,177,673
Notes:												
(1) Assume the Florida statutory deposit is liquidated after assessment order is issued in January.												
(2) Estimated net proceeds from the sale of residential property located in FLA 116 by an insured. Estimated current value is \$134,000 and there is an existing mortgage to be paid off.												
(3) The Florida Dept. of Banking for the year 2013-14 and anticipated mortgage by June 2014.												
(4) Based on 12/30/13 Claims Reserve Report for Loss Reserve/ALAE of \$2,745,187 plus \$1,500 per month for outside Legal Service Provider fees.												
(5) As new claims are reported and fees charged these implications may be provided.												
(6) Claims Provider Paid A Estimated Refund fee of \$1,250 per file not collected. Assuming 8 new files per month through December 2014.												
(7) Accounting Services Provider contracted cost to complete statutory financial plan for 2013.												
(8) Accounting Services Provider contracted cost to complete statutory financial statement and tax return and 2013 annual statement and tax return.												
(9) Estimated Provider expenses for labor, benefits, overhead, records storage, travel, allocated expenses, etc. NOT including those direct expenses noted in footnotes 4, 5, 6, 7, 8, 9 and 11.												
(10) Policy Administration Services through Claims Provider entered contract.												

3 11 10

IN THE CIRCUIT COURT OF THE SECOND JUDICIAL CIRCUIT,
IN AND FOR LEON COUNTY, FLORIDA

IN RE: The Receivership of
K.E.L. TITLE INSURANCE GROUP, INC.,
a Florida corporation

CASE NO.: 2012-CA-3514

**ORDER APPROVING RECEIVER'S MOTION FOR ASSESSMENT IN ACCORDANCE
WITH SECTION 631.400, FLORIDA STATUTES**

THIS CAUSE having come before the Court on the Receiver's Motion for Assessment In Accordance With Section 631.400, Florida Statutes, and the Court having reviewed the pleadings of record filed by the Receiver, and otherwise being fully advised, it is,

ORDERED AND ADJUDGED

1. The Receiver's Motion for Assessment In Accordance With Section 631.400, Florida Statutes is hereby approved and GRANTED. The recommended assessment amount of two million, twenty-three thousand, eight hundred seventy (\$2,023,870) dollars is hereby approved. The Receiver is authorized to request that the Office of Insurance Regulation order the recommended assessment pursuant to Section 631.400, Florida Statutes.

2. In accordance with Section 631.400(3), Florida Statutes, this Court grants the Receiver the authority to continue to request assessments from the Office of Insurance Regulation on an annual basis until no more policies of the title insurer in rehabilitation are in force or the potential future liability has been satisfied.

3. Pursuant to this Court's Order Approving Plan of Rehabilitation and Section 631.400, Florida Statutes, all ordered assessments including any requested emergency assessments shall be considered assets of the estate and subject to the provisions of Section 631.154, Florida Statutes.

4. Pursuant to this Court's Order Approving Plan of Rehabilitation and Section 631.400, Florida Statutes, KELITG may not be released from rehabilitation until all of the assessed insurers have recovered the amount assessed either through surcharges collected pursuant to Section 631.401 or payments from KELITG.

DONE AND ORDERED in Chambers at Tallahassee, Leon County, Florida this 24th day of January, 2014.


HONORABLE CHARLES A. FRANCIS
CIRCUIT JUDGE

Signed JAN 24 2014
Original to Clerk JAN 24 2014
Copies sent JAN 24 2014

K.E.L. Title Insurance Group, Inc. in Rehabilitation

Florida Title Industry Assessment for Calendar Year 2014 per Section 631.400, Florida Statutes

Assessment Amount

\$ 2,023,870.00

F.S. 631.400(7) Test

Assessment must be less than 3% of Surplus for previous calendar year end

Company Name	NAIC Code	2013 Total DPW *	2013/1/3 Market Share	2013/1/3 Liabilities **	2013/1/3 Surplus **	10% of Liabilities	Minimum Surplus Requirement (Greater of \$1.5M or 10% of Liabilities)	Assessment	Surplus After Assessment	Excess Surplus After Assessment	12/31/13 Surplus **	3% of Surplus	Assessment	3% of Surplus minus assessment result should be positive number)
1 Alliant National Title Insurance Company, Inc.	12309	\$ 12,338,343	1.10%	\$ 10,709,350	\$ 6,464,421	\$ 1,070,935	\$ 1,500,000	\$ 22,340.04	\$ 6,442,081	\$ 4,942,081	\$ 6,464,421	\$ 193,933	\$ 22,340.04	\$ 171,592.59
2 American Guaranty Title Insurance Company	51411	\$ -	0.00%	\$ 32,286,430	\$ 18,171,806	\$ 1,228,643	\$ 1,500,000	\$ -	\$ 18,171,806	\$ 16,671,806	\$ 18,171,806	\$ 545,154	\$ -	\$ 545,154.18
3 Chicago Title Insurance Company	50229	\$ 167,211,601	14.96%	\$ 981,356,620	\$ 917,156,701	\$ 93,139,562	\$ 93,139,562	\$ 302,756.58	\$ 916,853,044	\$ 823,714,282	\$ 917,156,701	\$ 27,514,701	\$ 302,756.58	\$ 27,211,944.45
4 Commonwealth Land Title Insurance Company	50083	\$ 32,964,054	2.95%	\$ 350,476,891	\$ 247,931,147	\$ 35,047,689	\$ 35,047,689	\$ 59,686.08	\$ 247,871,461	\$ 212,823,772	\$ 247,931,147	\$ 7,437,934	\$ 59,686.08	\$ 7,378,248.33
5 EnTitle Insurance Company	51632	\$ 1,078,692	0.10%	\$ 5,683,624	\$ 13,307,838	\$ 568,362	\$ 1,500,000	\$ 1,953.08	\$ 13,305,885	\$ 11,805,885	\$ 13,307,838	\$ 399,235	\$ 1,953.08	\$ 397,282.06
6 Fidelity National Title Insurance Company	51586	\$ 110,021,669	9.84%	\$ 842,780,219	\$ 466,460,043	\$ 84,278,022	\$ 84,278,022	\$ 199,207.37	\$ 466,260,836	\$ 381,982,814	\$ 466,460,043	\$ 13,993,801	\$ 199,207.37	\$ 13,794,593.92
7 First American Title Insurance Company	50814	\$ 245,198,479	21.94%	\$ 1,238,531,599	\$ 955,962,670	\$ 123,853,160	\$ 123,853,160	\$ 483,861.13	\$ 955,478,809	\$ 871,665,549	\$ 955,962,670	\$ 29,878,880	\$ 483,861.13	\$ 29,434,918.97
8 Investors Title Insurance Company	50369	\$ 1,202,589	0.11%	\$ 69,486,299	\$ 71,267,489	\$ 6,948,630	\$ 6,948,630	\$ 2,177.43	\$ 71,265,312	\$ 64,316,682	\$ 71,267,489	\$ 2,138,025	\$ 2,177.43	\$ 2,135,847.24
9 National Investors Title Insurance Company	50377	\$ -	0.00%	\$ 3,637,127	\$ 8,606,179	\$ 361,713	\$ 1,500,000	\$ -	\$ 8,606,179	\$ 7,106,179	\$ 8,606,179	\$ 258,185	\$ -	\$ 258,185.37
10 National Title Insurance of New York, Inc.	51000	\$ 22,995,149	2.06%	\$ 70,320,978	\$ 51,816,913	\$ 7,032,098	\$ 7,032,098	\$ 41,635.46	\$ 51,775,268	\$ 44,743,170	\$ 51,816,913	\$ 1,554,507	\$ 41,635.46	\$ 1,512,871.63
11 North American Title Insurance Company	50130	\$ 11,687,737	1.14%	\$ 32,744,635	\$ 52,558,993	\$ 3,274,464	\$ 3,274,464	\$ 22,972.66	\$ 52,536,020	\$ 49,261,557	\$ 52,558,993	\$ 1,576,770	\$ 22,972.66	\$ 1,553,797.13
12 Old Republic National Title Insurance Company	50520	\$ 355,459,792	31.80%	\$ 557,858,074	\$ 410,516,014	\$ 50,786,807	\$ 50,786,807	\$ 643,602.41	\$ 409,872,412	\$ 359,085,604	\$ 410,516,014	\$ 12,315,480	\$ 643,602.41	\$ 11,671,878.01
13 Premier Land Title Insurance Company	50026	\$ 4,777,282	0.43%	\$ 7,329,439	\$ 7,956,735	\$ 732,944	\$ 1,500,000	\$ 8,649.84	\$ 7,948,085	\$ 6,448,085	\$ 7,956,735	\$ 238,702	\$ 8,649.84	\$ 230,052.21
14 Stewart Title Guaranty Company	50121	\$ 63,593,779	5.69%	\$ 574,307,716	\$ 473,708,888	\$ 57,430,772	\$ 57,430,772	\$ 115,126.03	\$ 473,593,762	\$ 416,162,990	\$ 473,708,888	\$ 14,211,267	\$ 115,126.03	\$ 14,096,140.61
15 Title Resources Guaranty Company	50016	\$ 28,456,610	2.10%	\$ 40,336,534	\$ 28,915,344	\$ 4,032,553	\$ 4,032,553	\$ 42,470.99	\$ 28,872,873	\$ 24,840,220	\$ 28,915,344	\$ 867,460	\$ 42,470.99	\$ 824,989.39
16 United General Title Insurance Company	51624	\$ -	0.00%	\$ 2,610,839	\$ 12,335,832	\$ 261,084	\$ 1,500,000	\$ -	\$ 12,335,832	\$ 10,835,832	\$ 12,335,832	\$ 370,075	\$ -	\$ 370,074.96
17 Westcor Land Title Insurance Company	50050	\$ 47,739,050	4.27%	\$ 47,855,943	\$ 19,800,650	\$ 4,785,594	\$ 4,785,594	\$ 86,437.25	\$ 19,714,213	\$ 14,928,618	\$ 19,800,650	\$ 594,030	\$ 86,437.25	\$ 507,582.25
18 WFG National Title Insurance Company	51152	\$ 17,052,462	1.53%	\$ 32,115,877	\$ 18,008,359	\$ 3,211,588	\$ 3,211,588	\$ 30,893.63	\$ 17,977,465	\$ 14,765,878	\$ 18,008,359	\$ 540,251	\$ 30,893.63	\$ 509,357.14
Total Direct Premiums Written in 2010		\$ 1,117,777,678	100.00%					\$ 2,023,870.00						

*Source: NAIC Database, Schedule T - Exhibit of Premiums Written Line 30, Column 3, 4, and 5

Extended on 3/4/14 Referencing Data as of 12/31/2013

**Source: NAIC Database, Liabilities, Surplus and Other Funds Lines 23 and 32

Extracted on 3/4/14 Referencing Data as of 12/31/2013

EXHIBIT

B