

JUL 23 2008

DEPT OF INSURANCE
BY 

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

In the Matter of:

ALLIANCE TITLE PARTNERS, LLC,

Respondent.

No. 08A-069-INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that Alliance Title Partners, LLC violated provisions of Title 20, Arizona Revised Statutes. Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true and consent to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Alliance Title Partners, LLC ("Alliance") is, and was at all material times, licensed as an Arizona title agent, Arizona license number 161312, which was issued on September 30, 2005 and expires on September 30, 2009.

2. Alliance's address of record with the Department is: 4801 E. Washington, Phoenix, Arizona 85034.

3. On or about July 22, 2003, First American Title Insurance Company ("First American") approved Alliance as its underwriting title agent in Arizona.

4. On or about October 24, 2007, First American withdrew its appointment of Alliance as its underwriting title agent in Arizona.

5. On or about November 20, 2007, the Department notified Alliance by mail that by December 11, 2007, it must provide the Department written authorization from a title insurer authorizing Alliance to act as a title agent on their behalf.

6. To date, Alliance has not provided the Department with written authorization from a title insurer.

7. On July 7, 2008, the Department set a hearing and issued a Notice of Hearing for revocation of Respondent's license.

CONCLUSIONS OF LAW

1. The Director has jurisdiction over this matter.

2. Alliance's conduct, as described above, constitutes violating any provision of Title 20, or any rule, subpoena, or order of the Director, within the meaning of A.R.S. § 20-295(A)(2) as applied to title insurance agents under A.R.S. § 20-1561.

3. Alliance's conduct, as described above, constitutes failure to obtain authorization in writing by a title insurer to act on its behalf, within the meaning of A.R.S. § 20-1562(9).

4. Alliance's conduct, as described above, constitutes violation of applicable insurance law, within the meaning of A.R.S. § 20-1581(C).

5. Alliance's conduct, as described above, constitutes failure to promptly reply in writing to the Director relative to the business of title insurance, within the meaning of A.R.S. § 20-1582.

6. Grounds exist for the Director to suspend, revoke, or refuse to renew Respondent's insurance license, impose a civil penalty and/or order restitution pursuant to A.R.S. §§ 20-295, 20-1581 and 20-1582.

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ORDER

IT IS HEREBY ORDERED THAT

1. Respondent may surrender its license, Arizona license number 161312.
2. The hearing, Docket # 08A-069-INS, scheduled for August 19, 2008 at 1:30 p.m. is vacated.

DATED AND EFFECTIVE this 22nd day of July, 2008.



CHISTINA URIAS
Director of Insurance

CONSENT TO ORDER

1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law and Order.
2. Respondent admits the jurisdiction of the Director of Insurance, State of Arizona, and admits the foregoing Findings of Fact and consents to the entry of the foregoing Conclusions of Law and Order.
3. Respondent is aware of its right to notice and a hearing at which it may be represented by counsel, present evidence and examine witnesses. Respondent irrevocably waives its right to such notice and hearing and to any court appeals relating to this Consent Order.
4. Respondent states that no promise of any kind or nature whatsoever, except as expressly contained in this Consent Order, was made to it to induce it to enter into this Consent Order and that it has entered into this Consent Order voluntarily.
5. Respondent acknowledges that the acceptance of this Consent Order by the Director is solely to settle this matter against it and does not preclude any other agency,

1 including the Department, officer, or subdivision of this state or this agency from instituting civil
2 or criminal proceedings as may be appropriate now or in the future.

3 6. Respondent acknowledges that this Consent Order is an administrative action
4 that will be reported to the NAIC and that it may have to report this administrative
5 action on any future licensing applications either to the Department or other states'
6 Departments of Insurance.

7 7. Chester C. Carmer represents that he is the Vice President/Manager of Alliance
8 Title Partners, LLC, and as such is authorized to enter into this Consent Order on its behalf.

9 Alliance Title Partners, LLC, License # 161312

10
11 7.18.2008
12 Date



12 Chester C. Carmer, Vice President/Manager

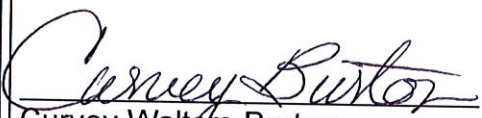
13 COPIES of the foregoing mailed/delivered
14 this 23rd day of July, 2008, to:

15 Lewis Kowal, Administrative Law Judge
16 Office of Administrative Hearings
1400 West Washington, Suite 101
Phoenix, Arizona 85007

17 Mary Kosinski, Executive Assistant for Regulatory Affairs
18 Steven Fromholtz, Licensing Director
19 Mary Butterfield, Assistant Director
20 Catherine M. O'Neil, Consumer Legal Affairs Officer
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3 Respondent

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5 Carvey Walters Burton

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