

FINAL ORDER

Effective: 8-31-11

**BEFORE THE COMMISSIONER OF INSURANCE
OF THE STATE OF KANSAS**

In the Matter of)	
)	
MDA Lending Solutions, Inc.)	Docket No. 4357-CO
now known as DataQuick Lending)	
Solutions, Inc.)	

CONSENT ORDER

Pursuant to the authority granted to the Commissioner of Insurance ("Commissioner") by K.S.A. 40-103 and in accordance with K.S.A. 40-4901 *et seq.*, the Commissioner hereby makes the following findings and imposes a monetary penalty against DataQuick Lending Solutions, Inc., the successor entity of MDA Lending Solutions/Transunion Settlement Solutions, a title insurance sales agency ("Respondent"). This Consent Agreement shall become effective as a Final Order, without further notice when signed by the Commissioner or her designee and filed of record with the Kansas Insurance Department ("KID").

Findings of Fact

1. Records maintained by the Kansas Insurance Department ("KID") reflect that Respondent is a title insurance agency domesticated in the State of Delaware and has been so licensed by the State of Kansas since 2004.
2. KID records reflect that Respondent's legal address of record is 5300 Brandywine Parkway, Suite 100, Wilmington, Delaware 19803.
3. By letter dated March 22, 2011, KID returned Respondent's bond verification certificate to Respondent, noting that Respondent was appointed by a national title insurance company. Such letter requested information about title policies written in Kansas since 2004.

Respondent's response listed all title policies that had been issued to Respondent between 2004 and 2010 in Kansas. No policies having been issued since 2010.

4. Kansas statutes require annual audits of escrow, settlement and closing deposit accounts (K.S.A. 40-1137) and a bond or irrevocable letter of credit (K.S.A. 40-1139) to be filed with KID. Also, K.S.A. 40-952 requires a company that sells title insurance in the State of Kansas to file with KID its rates and charges.

5. Other than for the bond verification certificate stated in paragraph 3 above, Respondent failed to properly file its bond and license information. Further, Respondent failed to file annual audits reflecting activity in their escrow accounts and its rates and charges. Evidence presented to KID indicates Respondent's failure to file the appropriate information was inadvertent.

6. Respondent understands its right to have a hearing on the facts and disposition and to seek review of an adverse order in this matter.

7. Respondent expressly waives hearing and stipulates to the foregoing findings of facts.

8. Respondent further waives administrative and judicial review.

9. Respondent agrees to pay a monetary penalty of One Thousand Dollars (\$1,000.00), and KID agrees to accept the same and close its current inquiry without further action in consideration for Respondent's stipulations of the violations herein cited and Respondent's good faith efforts to work with KID in achieving full compliance with applicable Kansas reporting laws.

Conclusions of Law

10. The Commissioner has jurisdiction over Respondent as well as the subject matter

of this proceeding, and such proceeding is held in the public interest.

11. The Commissioner finds that sufficient evidence exists in KID records to support this Consent Order as the appropriate level of sanction.

13. The Commissioner finds a fine of One Thousand Dollars (\$1,000.00) as total administrative penalty for all violations is appropriate to promote Respondent's timely filing of rates and audit information in the future and protect the interests of insureds and the interests of the public.

Policy Reason

The Commissioner may revoke any license issued under the Insurance Agents Licensing Act if the Commissioner finds that the interests of the insurer or the insurable interests of the public are not properly served under such license. K.S.A. 40-4909(b). In lieu of revocation, the Commissioner may assess an administrative penalty.

Stipulation

The undersigned stipulates and agrees to the above findings fact and conclusions of law and waives his rights to administrative hearing and judicial review of the Commissioner's Order.

/s/ John Duchouquette _____ 8-26-11
MDA Lending Solutions/Transunion _____
Settlement Solutions (Predecessor to _____
DataQuick Lending Solutions, Inc. _____
Respondent

Prepared by:

/s/ Zachary J.C. Anshutz _____
Zachary J.C. Anshutz, General Counsel

and

/s/ James P. Rankin
James P. Rankin, Esq.
FOULSTON SIEFKIN LLP
534 S. Kansas Avenue; Suite 1400
Topeka, Kansas 66603
On behalf of Respondent

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE

that MDA Lending Solutions/Transunion Settlement Solutions shall pay a monetary penalty of One Thousand Dollars (\$1,000) on or before the date of this order.

IT IS SO ORDERED THIS 31st DAY OF AUGUST 2011, IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.



/s/ Sandy Praeger
Sandy Praeger
Commissioner of Insurance

BY:

/s/ Zachary J.C. Anshuta
Zachary J.C. Anshutz
General Counsel

NOTICE: In the event Respondent files a petition for judicial review, it must be filed within 30 days of service of this order, and pursuant to K.S.A. 77-613(e), the agency officer to be served on behalf of the Kansas Insurance Department is:

Zachary J.C. Anshutz, General Counsel
Kansas Insurance Department
420 S.W. 9th Street
Topeka, Kansas 66612

Certificate of Service

The undersigned hereby certifies that a copy of the above and foregoing fully executed and filed Consent Agreement and Final Order was placed in the United States mail, first-class postage prepaid, on this 1st day of September, 2011, addressed to the following:

DataQuick Lending Solutions
c/o James E. Keglovits
5300 Brandywine Parkway
Suite 100
Wilmington, Delaware 19803

 /s/ Zachary J.C. Anshutz _____
Zachary J.C. Anshutz