# BEFORE THE COMMISSIONER OF INSURANCE OF THE STATE OF KANSAS

In the Matter of the Nonresident		
Insurance License of	)	
PREMIER TITLE SOLUTIONS LLC.	)	<b>Docket No. 115504</b>
NPN #16871257	)	

# SUMMARY ORDER OF REVOCATION

(K.S.A. 40-2407 and K.S.A. 77-501 et seq.)

Pursuant to the authority granted to the Commissioner of Insurance ("Commissioner") by K.S.A. 40-2407 and K.S.A. 77-501 *et seq.*, the Commissioner hereby **REVOKES** the nonresident insurance producer license of Premier Title Solutions LLC. ("Respondent"). This Summary Order shall become effective as a Final Order, without further notice, upon the expiration of the fifteen (15) day period if no request for a hearing is made.

# FINDINGS OF FACTS & LEGAL BASIS

- 1. Respondent has been authorized to do business in Kansas as a nonresident insurance producer since January 29, 2013, and expires December 31, 2026.
- 2. On February 15, 2025, the Kansas Department of Insurance ("Department") issued an Order against the Respondent for failure to file the annual audit of escrow, settlement and closing deposit accounts for 2024 or a letter indicating no escrow, settlements or closings business was written in 2024 and assessed a \$500 monetary penalty.
- 3. Follow-up emails were sent by Department staff on February 10, 2025, February 27, 2025, and April 24, 2025.
- 4. The Respondent contacted the Department on May 1, 2025, and Department staff provided the April 24, 2025, email and instructions to remit the monetary penalty.
- 5. On May 8, 2025, the Respondent submitted notification to the Department that they "did not conduct nor issue any title insurance products for the calendar year 2024".

- 6. On May 16, 2025, and May 23, 2025, Department staff sent follow-up emails advising the monetary penalty had not been received.
  - 7. Respondent has not responded to the emails nor remitted the monetary penalty.
- 8. Failure to submit the assessed monetary penalty is a direct violation of K.S.A. 40-2407.
  - 9. K.S.A. 40-2407 states in pertinent part:

The commissioner shall determine that the person charged has engaged in an unfair method of competition or an unfair or deceptive act or practice, the commissioner shall render an order requiring such person to cease and desist from engaging in such method of competition, act or practice and if the act or practice is a violation of K.S.A. 40-2404, and amendments thereto, the commissioner may in the exercise of discretion order any one or more of the following:

- (1) Payment of a monetary penalty of not more than \$1,000 for each and every act or violation, but not to exceed an aggregate penalty of \$10,000, unless the person knew or reasonably should have known such person was in violation of this act, in which case the penalty shall be not more than \$5,000 for each and every act or violation, but not to exceed an aggregate of \$50,000 in any six-month period;
- (2) suspension or revocation of the person's license if such person knew or reasonably should have known such person was in violation of this act...
- 10. Based on the above facts, the Commissioner finds that the Respondent has violated K.S.A. 40-2407 by failing to remit the assessed monetary penalty within the time prescribed by statute.

# **CONCLUSIONS OF LAW**

1. The Commissioner has jurisdiction over **PREMIER TITLE SOLUTIONS LLC.** as well as the subject matter of this proceeding, and such proceeding is held in the public interest.

2. **PREMIER TITLE SOLUTIONS LLC.** violated K.S.A. 40-2407 by failing to remit the monetary penalty assessed for failure to file the annual audit of escrow, settlement and closing deposit accounts for 2024 within the time prescribed by statute.

3. Pursuant to K.S.A. 40-2407, the Commissioner concludes that sufficient grounds exist for revocation of the Kansas nonresident insurance producer license of **PREMIER TITLE SOLUTIONS LLC.** 

### **ORDER**

1. The Kansas nonresident insurance producer license of **PREMIER TITLE SOLUTIONS LLC.** is hereby **REVOKED** effective the date of this order.

2. IT IS FURTHER ORDERED that PREMIER TITLE SOLUTIONS LLC. cease and desist from sale, solicitation or negotiation of insurance in Kansas and/or receiving compensation deriving from the sale, solicitation or negotiation of insurance in Kansas conducted after the effective date of this order.

3. **IT IS FURTHER ORDERED THAT**, pursuant to K.S.A. 40-4909(j)(2), the Respondent **SHALL NOT APPLY** for a license until **TWO YEARS** from the date of this order.

IT IS SO ORDERED THIS 12TH DAY OF JUNE 2025, IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.



VICKI SCHMIDT COMMISSIONER OF INSURANCE

Ben Miller-Coleman

Chief Compliance Counsel

### **NOTICE OF RIGHTS**

You are entitled to a hearing on the facts and conclusions stated above. Pursuant to K.S.A. 77-537 and K.S.A. 77-542, within fifteen (15) days (with an additional three (3) days for service) of the date of this order, you may submit a written request for a hearing pursuant to K.S.A. 77-537 and K.S.A. 77-542.

A Hearing Request Form you must use for requesting a hearing is enclosed/attached. The Hearing Request Form must be submitted to:

By mail: Mindy Forrer

Kansas Department of Insurance 1300 SW Arrowhead Road Topeka, Kansas 66604

By email: <u>mindy.forrer@ks.gov</u>

If you request a hearing, the Kansas Department of Insurance will serve notice of the time and place of the hearing and information on procedures, right of representation, and other rights of parties relating to the conduct of the hearing. <u>Costs of the hearing may be assessed against you</u>.

If a hearing is not requested, this order shall become effective as a Final Order, without further notice, upon the expiration of fifteen (15) days (with an additional three (3) days for service) period for requesting a hearing. The Final Order will constitute final agency action on the matter.

In the event the Respondent files a petition for judicial review, the agency officer designated pursuant to K.S.A. 77-613(e) to receive service of a petition for judicial review on behalf of the Kansas Insurance Department is:

Steven A. Karrer, General Counsel Kansas Department of Insurance 1300 SW Arrowhead Rd. Topeka, Kansas 66604

Pursuant to K.S.A. 77-607 and 77-612, exhaustion of administrative remedies is a jurisdictional prerequisite to seeking judicial review.

# **CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of the above-and-foregoing Summary Order was served upon the company by causing the same to be electronically mailed and placed in the United States Mail, certified and first class postage prepaid, on the 12th day of June, 2025, addressed to the following, and by email:

Premier Title Solutions LLC. 322 Main St Belton, MO 64012

And via email to: <a href="mailto:chris@hubkav.com">chris@hubkav.com</a>

Toni Garrard

Legal Assistant