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FILED 

JAN 24 2012

Department of Insurance  
State of Idaho

*Attorneys for Idaho Department of Insurance*

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE  
OF THE STATE OF IDAHO**

In the Matter of:	)	
	)	Docket No. 18-2734-12
ALLIANCE TITLE & ESCROW	)	
CORPORATION (BINGHAM COUNTY)	)	<b>CONSENT ORDER</b>
	)	
Idaho Title Agency License No. 5557.	)	
_____	)	

COME NOW the State of Idaho, Department of Insurance ("Department"), by and through its counsel, A. René Martin, Deputy Attorney General, and ALLIANCE TITLE & ESCROW CORPORATION (BINGHAM COUNTY) ("ALLIANCE") and stipulate and agree as follows:

1. ALLIANCE is a licensed title agency, holding Idaho Title Agency License No. 5557 since December 19, 1973. Such license authorizes ALLIANCE to engage in business as a title agency in Bingham County, Idaho.

2. Pursuant to the filing requirements of Rule 12.01., located at IDAPA 18.01.25.012.01, on or about March 9, 2011, ALLIANCE filed with the Department a schedule

of escrow rates charged for all escrow services and closing services in Bingham County, Idaho, which rate was \$55.00.

3. In accordance with the examination requirement of § 41-2710(7) of the Idaho Insurance Code, on September 22, 2011, an insurance examiner on contract with the Department conducted an examination of ALLIANCE's operations in its Bingham County office. Such examiner found that ALLIANCE had failed to apply the \$55.00 rate for escrow charges and escrow services in Bingham County it had filed with the Department on March 9, 2011, rather applying the lower rate of \$50.00. A title insurance agent charging other than the full filed escrow fee for an escrow or closing is deemed to be a rebate and illegal inducement to the business of title insurance, within the meaning of and in violation of Rule 12.02, located at IDAPA 18.01.25.012.02, and also constitutes a violation of Rule 56.17, located at IDAPA 18.01.56.17.

4. ALLIANCE asserts that such violations were inadvertent, and resulted from a lack of communication between ALLIANCE's Bingham County office and its corporate office in Boise, Idaho.

#### **SANCTION**

5. As a sanction for such violation, the Department and ALLIANCE agree that ALLIANCE shall pay to the Department an administrative penalty in the amount of five hundred dollars (\$500) by no later than January 23, 2012.

6. ALLIANCE agrees that in the future it will comply with all requirements of the Idaho Insurance Code and rules promulgated thereunder relating to its title insurance business in Idaho.

7. ALLIANCE acknowledges that this is an administration action that may be required to be reported on Department licensing applications and license renewal forms.

8. This Consent Order constitutes full and final resolution of all matters addressed herein, and the Department agrees that it shall seek no further sanctions for such matters.

DATED this 19<sup>th</sup> day of January, 2012.

ALLIANCE TITLE & ESCROW  
(BINGHAM COUNTY)

By: 

Title: President of operations

DATED this 24<sup>th</sup> day of January, 2012.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE

  
GEORGIA SIEHL  
Chief Examiner/Bureau Chief

**IT IS SO ORDERED.**

DATED this 24<sup>th</sup> day of January, 2012.

STATE OF IDAHO  
DEPARTMENT OF INSURANCE

  
WILLIAM W. DEAL  
Director

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on this 24<sup>th</sup> day of January, 2012, I caused a true and correct fully-executed copy of the foregoing CONSENT ORDER to be served on the following by the designated means:

Ric Eborall  
President of Operations  
Alliance Title & Escrow Corp.  
380 ParkCenter Blvd., Ste. 105  
Boise, ID 83706

☒ U.S. mail, postage prepaid  
☐ Certified mail  
☐ Facsimile  
☐ Hand-delivery

A. Rene Martin  
Deputy Attorney General  
Idaho Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
Boise, ID 83720-0043

☐ U.S. mail, postage prepaid  
☐ Certified mail  
☐ Facsimile  
☒ Hand-delivery

  
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Teresa Jones