

No. **2024-8734**

**Official Order
of the
Texas Commissioner of Insurance**

Date: 7/16/2024

Subject Considered:

Big Sky Title, LLC
PO Box 96282
Southlake, TX 76092-0128

Consent Order
TDI Enforcement File No. 34119

General remarks and official action taken:

This is a consent order with Big Sky Title, LLC (Big Sky). The Texas Department of Insurance (TDI) alleges that Big Sky failed to timely submit its 2023 annual trust fund account audit report and its 2022 statistical report with TDI. Big Sky has agreed to pay a \$3,500 administrative penalty for these violations.

Waiver

Big Sky acknowledges that the Texas Insurance Code and other applicable law provide certain rights. Big Sky waives all of these rights, and any other applicable procedural rights, in consideration of the entry of this consent order.

Findings of Fact

1. Big Sky, firm identification number 171917, holds a title agency insurance license issued by TDI.
2. TDI requires title agencies to file an annual trust fund account audit report prepared by a certified public accountant. The report is due before the 91st day after the end of the agency's fiscal year.

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3. Big Sky's fiscal year ends on July 31 each year.
4. Big Sky did not timely submit an annual trust fund account audit report for 2023, which was due October 31, 2023.
5. On November 15, 2023, December 15, 2023, and January 16, 2024, warning letters were sent to Big Sky advising it that the violation could result in disciplinary action and the imposition of sanctions pursuant to TEX. INS. CODE §§ 82.051-82.055, 84.021, and 84.022.
6. TDI received Big Sky's annual audit report on March 19, 2024, more than 139 days late.
7. On June 29, 2023, TDI issued Bulletin No. B-0007-23 to Texas title insurance agents regarding the 2022 Title Insurance Agent Data Call for the calendar year ending December 31, 2022. The bulletin required a response by August 21, 2023.
8. Big Sky did not submit its statistical report by August 21, 2023.
9. On October 3, 2023, and October 19, 2023, warning letters were sent to Big Sky advising it that the violation could result in disciplinary action and the imposition of sanctions.
10. On November 8, 2023, Big Sky filed its statistical report with TDI.

Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 2551.001, 2551.003, 2651.151-2651.157, 2703.153, 4005.102-4005.104; and TEX. GOV'T CODE § 2001.051-2001.178.
2. The commissioner has the authority to informally dispose of this matter as set forth in TEX. GOV'T CODE § 2001.056; TEX. INS. CODE §§ 36.104 and 82.055; and 28 TEX. ADMIN. CODE § 1.47.
3. Big Sky has knowingly and voluntarily waived all procedural rights to which it may have been entitled regarding the entry of this order, including, but not limited to, issuance and service of notice of intention to institute disciplinary action, notice of

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hearing, a public hearing, a proposal for decision, rehearing by the commissioner, and judicial review.

4. Big Sky violated TEX. INS. CODE § 2651.151-2651.157 by failing to timely submit its 2023 annual trust fund account audit report.
5. Big Sky violated TEX. INS. CODE § 2703.153 by failing to timely submit its 2022 statistical report.

Order

It is ordered that Big Sky Title, LLC pay an administrative penalty of \$3,500 within 30 days from the date of this order. The administrative penalty must be paid as instructed in the invoice, which TDI will send after entry of this order.

DocuSigned by:

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Cassie Brown
Commissioner of Insurance

Recommended and reviewed by:



Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division

/s/ Erik Huhn

Erik Huhn, Staff Attorney
Enforcement

Affidavit

STATE OF Texas §
§
COUNTY OF Denton §

Before me, the undersigned authority, personally appeared Jennifer Sundquist who being by me duly sworn, deposed as follows:

"My name is Jennifer Sundquist. I am of sound mind, capable of making this statement, and have personal knowledge of these facts which are true and correct.

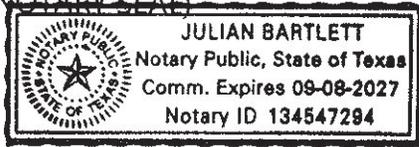
I hold the office of CEO and am the authorized representative of Big Sky Title, LLC. I am duly authorized by said organization to execute this statement.

Big Sky Title, LLC has knowingly and voluntarily entered into the foregoing consent order and agrees with and consents to the issuance and service of the same by the commissioner of insurance of the state of Texas."

Jennifer Sundquist
Affiant

SWORN TO AND SUBSCRIBED before me on Tuesday, June 25, 2024.

(NOTARY SEAL)



[Signature]
Signature of Notary Public

Julian Bartlett
Printed Name of Notary Public