

Division of Rehabilitation and Liquidation www.myfloridacfo.com/receiver

NOTICE TO AGENT OR BROKER - November 9, 2012

Regarding the Rehabilitation of K.E.L. Title Insurance Group, Inc.

The Second Judicial Circuit Court in Leon County, Florida, entered an order placing K.E.L. Title Insurance Group, Inc. ("KELTIG") in receivership for purposes of rehabilitation, effective October 30, 2012. The Florida Department of Financial Services is the court-appointed Receiver of KELTIG. A copy of the Rehabilitation Order for KELTIG is available on the Receiver's website, www.myfloridacfo.com/receiver.

POLICY STATUS:

The Rehabilitation Order does **NOT** cancel existing KELTIG policies. KELTIG stopped issuing new title insurance policies as of October 12, 2012, except for the issuance of policies for which the closing on real property occurred on or before October 12, 2012. The Receiver is in the process of evaluating the company's financial situation to determine whether or not the company may be successfully rehabilitated.

PREMIUM/POLICY ISSUES:

In accordance with Section 631.155, Florida Statutes, and paragraph 16, on page 7 of the Rehabilitation Order, all premiums you collected on behalf of KELTIG must be accounted for and paid directly to the Receiver within 30 days of demand from the Receiver. **Please consider this letter as the Receiver's demand for an accounting and payment of these premiums.** Send the accounting and payment to:

K.E.L. Title Insurance Group in Receivership 111 North Magnolia Avenue Orlando, FL 32801

No agent or broker may use premium monies owed to KELTIG for any purpose other than payment to the Receiver. Violation constitutes contempt of Court. You have the right to appear before the Court and show cause if you feel that you are not required to account to the Receiver.

If you have questions regarding KELTIG's existing policies, please contact the company directly at:

K.E.L. Title Insurance Group in Receivership 111 North Magnolia Avenue Orlando, FL 32801 (407) 513-1907 or 1-855-339-6328

The Receiver will be contacting agents in the near future to collect the unused inventory of policy jackets. At this time, agents should complete an inventory of their current jackets to make sure all are accounted for.

CLAIMS ISSUES:

Claims should be reported to KELTIG in accordance with the company's normal reporting procedure. To check on a pending claim, please call KELTIG at (407) 513-1907 or 1-855-339-6328. Fax: 407-513-1999 or 1-800-883-5495.

To the extent possible, KELTIG will be processing claims in the ordinary course of business.

CONTACTING THE RECEIVER:

You may contact the Receiver by using the "Contact Us" form (on the Receiver's website, www.myfloridacfo.com/receiver) or by calling 1-800-882-3054 (Florida only) or 850-413-3081. For claims questions, please refer to the phone numbers provided under Claims Issues.

Your anticipated cooperation and assistance in these matters is greatly appreciated.