

**BEFORE ALLAN L. MCVEY, INSURANCE COMMISSIONER
OF THE STATE OF WEST VIRGINIA**

In the Matter of:

REAL ADVANTAGE TITLE INSURANCE COMPANY (NAIC 50440)

Administrative Proceeding No. 25-IC-184192

AGREED ORDER SUSPENDING CERTIFICATE OF AUTHORITY

Pursuant to the provisions of *W.Va. Code* §33-3-11(a)(4), the West Virginia Insurance Commissioner (“Commissioner”) may, after notice and hearing, refuse to renew, or may revoke or suspend the license of an insurer, in addition to other grounds therefor in this chapter, if the insurer is found by the Commissioner to be in an unsound condition or in such condition as to render its further transaction of insurance in West Virginia hazardous to its policyholders or to the people of West Virginia. As to the above-referenced insurer in this administrative proceeding, the Commissioner makes the following Findings of Fact, Conclusions of Law and Order:

I. PARTIES AND JURISDICTION

1. The Commissioner, pursuant to *W.Va. Code* §33-2-3, administers and enforces Chapter 33 of the *West Virginia Code* and Title 114 of the *West Virginia Code of State Rules*.

2. Allan L. McVey is the Insurance Commissioner of the State of West Virginia and is charged with enforcing the provisions of Chapter 33 of the West Virginia Code.

3. Real Advantage Title Insurance Company (“RATIC”) is a foreign insurer domiciled in the state of California and was licensed in West Virginia (WV) on/about September 9, 2013, and is currently authorized for the following lines of business in WV:

- Title – W.Va. Code §33-1-10(f)(4)

4. Company has a last known statutory home office address of Real Advantage Title Insurance Company, 1551 N. Tustin Ave, Suite 300 Santa Ana, CA 92705

5. Company has a mailing address of:

California Department of Insurance
Attn: Joseph Holloway, Deputy Conservator
Scott Pearce, Conservation Manager
CA Conservation and Liquidation Office / Regulatory Services Group
100 Pine Street, Suite 725
San Francisco, CA 94111.

6. The Commissioner has jurisdiction over this matter pursuant to *W.Va. Code* §33-2-3.

II. FINDINGS OF FACT

7. The Commissioner issued to the Company a Certificate of Authority on or about September 9, 2013, and assigned NAIC #50440.

8. Certain standards may be considered by the Commissioner to determine whether the continued operation of an insurer transacting an insurance business in this state might be deemed to be hazardous to its policyholders, creditors, or the general public, pursuant to *W.Va. Code* §33-34-3a.

9. The Company's operating losses during calendar year 2024 and for the six months ending June 30, 2025, indicate that the Company is operating in hazardous financial condition pursuant to *W. Va. Code* §33-34-3a. As such, the Company is deemed to be statutorily insolvent as defined in *W.Va. Code* §33-10-1(b) and fails to meet the minimum statutory requirements for capital and surplus per outlined in *W.Va. Code* §33-3-5b(a).

10. On September 9, 2025, the California Insurance Commissioner was appointed statutory Conservator (the "Conservator") of RATIC by order of the Orange County Superior Court (the "Court").

III. CONCLUSIONS OF LAW

11. Paragraphs 1-101 are incorporated by this reference and made a part hereof.

12. Company no longer meets the requirements for the license originally granted, because of deficiency of assets and insolvency.

13. Because the Company no longer meets the requirements for the license, the Commissioner is authorized to refuse to renew, revoke or suspend the Company's Certificate of Authority to transact insurance in the State of West Virginia.

IV. ORDER

IT IS THEREFORE **ORDERED**, pursuant to *W.Va. Code* §33-2-11 that:

A. The Certificate of Authority issued to the Company to transact the business of insurance in the State of West Virginia is hereby suspended. This suspension automatically suspends the authority of the Company's producers to act as agents of the Company; and

B. Company shall not solicit or issue new policies of insurance, renew policies of insurance or assume any West Virginia risk.

C. Company shall file its annual financial statement and pay any fees and taxes required to be paid under West Virginia law.

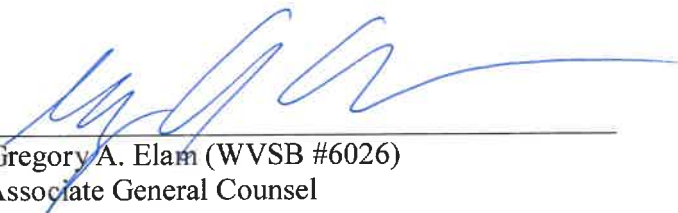
D. Company shall service any existing policies of insurance issued to persons residing in the State of West Virginia.

ENTERED this 30th day of October 2025.



Allan L. McVey
CPCU, ARM, AAI, AAM, AIS
Insurance Commissioner

Prepared by:



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By:



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