

STATE OF NORTH DAKOTA
BEFORE THE INSURANCE COMMISSIONER

In the Matter of)	
)	FINDINGS OF FACT, CONCLUSIONS
The Certificate of Authority of)	OF LAW, AND TEMPORARY ORDER
Real Advantage Title Insurance)	SUSPENDING CERTIFICATE OF
Company, FEIN 31-1132482,)	AUTHORITY
)	
Respondent.)	CASE NO. CO-26-921
)	

1. Real Advantage Title Insurance Company (hereinafter "Respondent") is an admitted foreign insurance company doing business in the State of North Dakota pursuant to N.D. Cent. Code Chapter 26.1-11 since on or before February 19, 2014 and is domiciled in the State of California.

FINDINGS OF FACT

2. On September 9, 2025, an Order Appointing Insurance Commissioner as Conservator (hereinafter "Order") for Respondent was entered by the Superior Court of the State of California, County of Orange, Central Justice Center, in case number 30-2025-01506669-CU-PT-CJC.

3. In that September 9, 2025 Order, the Superior Court appointed the Insurance Commissioner of the State of California as Conservator of Respondent, directing that Commissioner to "conduct the business of Real Advantage".

CONCLUSIONS OF LAW

4. N.D. Cent. Code § 26.1-01-03(1) requires the Commissioner of Insurance for the State of North Dakota to see that all the laws of the State respecting insurance companies and benevolent societies are executed faithfully.

5. N.D. Cent. Code § 26.1-11-08 requires the Commissioner to revoke or suspend all Certificates of Authority granted to a foreign insurance company, or to its agents, if upon examination or receipt of other evidence the Commissioner is of the opinion that the company is in an unsound condition or that the company has failed to comply with any provision of the applicable laws of this state.

6. N.D. Cent. Code § 26.1-11-09 permits the Commissioner to issue a Temporary Order Suspending the Certificate of Authority granted to a foreign insurance company if the Commissioner deems it necessary or appropriate in the public interest to do so.

ORDER

7. Based on the foregoing information, the Commissioner of Insurance of the State of North Dakota is of the opinion that the Respondent is in an unsound condition or has failed to comply with the laws of the State of North Dakota.

8. The Certificate of Authority of Respondent is **TEMPORARILY SUSPENDED** in the State of North Dakota until further Order of the Commissioner; and

9. During the period of suspension, Respondent, its agents, brokers, and representatives shall immediately cease and desist from the placement of any new business of insurance in the State of North Dakota; Respondent shall continue to make all filings and pay all fees and taxes as required by the laws of the State of North Dakota; and Respondent, its agents, brokers, and representatives shall continue to service and

accept renewal premiums under the limitations imposed by the Insurance Commissioner of the State of California.

This Order is effective and dated this 9th day of March, 2026.



Jon Godfread, Insurance Commissioner
North Dakota Insurance & Securities Department
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