



**DEPARTMENT OF INSURANCE, FINANCIAL  
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

P.O. Box 690, Jefferson City, Mo. 65102-0690

IN RE: INSIGHT TITLE COMPANY, LLC  
12400 OLIVE BLVD., SUITE 400  
ST. LOUIS, MO 63141

TRACKING ID#219767

**VOLUNTARY FORFEITURE AGREEMENT**

It is hereby agreed by Insight Title Company, LLC ("Insight") and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, John M. Huff, is the duly appointed Director of the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri (hereinafter, "Director" of the "Department"), whose duties, pursuant to Chapters 374, 375 and 381, RSMo, include the supervision and regulation of the business of insurance;

WHEREAS, the Consumer Affairs Division of the Department is charged with investigating producers and companies engaged in the business of insurance pursuant to Sections 374.085 and 374.190, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Insight is licensed as a business entity producer with the Department, pursuant to Chapters 375 and 381, RSMo;

WHEREAS, the Consumer Affairs Division's has reviewed all material and information submitted and Insight failed to properly disclose title service fees and failed to provide complete abstract/title and closing/escrow files, subsequent to a letter of caution issued January 14, 2014, pursuant to Section 381.019.1, RSMo (Supp. 2013) and 20 CSR 100-4.100 (2) (a), respectively, subjecting Insight to enforcement action by the Director;

WHEREAS, Insight has been informed of its right to counsel and of its right to contest any attempt by the Department to discipline its business entity producer license, and states that it understand its rights to contest any such actions;

AND WHEREAS, Insight acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Consumer Affairs Division based on any additional violation of the insurance laws or regulations by Insight in which action the Director or the Consumer Affairs Division alleges that the violations described herein form part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Insight are committed knowingly, intentionally or in conscious disregard of the law, it failed to provide disclosure of title service fees and failed to provide requested material and information, subsequent to a letter of caution issued January 14, 2014, in violation of Section 381.019.1, RSMo (Supp. 2013) and 20 CSR 100-4.100 (2) (a), respectively.

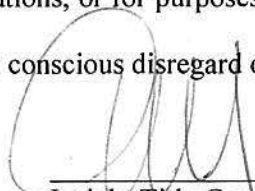
NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violations cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Insight does hereby voluntarily and knowingly surrender and forfeit the sum of one thousand dollars (\$1,000.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo (Supp. 2013).

Insight shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than June 30, 2014.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Insight, nothing in this Agreement shall preclude the

Director or the Consumer Affairs Division from introducing Insight's admissions contained in this Agreement as evidence that the acts described herein form part of a course of conduct, a business practice, or other such series of similar violations, or for purposes of showing that such later alleged acts are committed knowingly, intentionally or in conscious disregard of the law.

DATED: June 27, 2014



Insight Title Company, LLC  
By: *Garry McCubbin*  
Its: *President*  
License No. 8016545

DATED: 7/3/14



Carrie Couch, Acting Director  
Consumer Affairs Division

DATED: 7-18-14



John M. Huff, Director  
Department of Insurance, Financial Institutions and  
Professional Registration

Return original to:  
Marjorie Thompson  
Missouri Department of Insurance,  
Financial Institutions and Professional Registration  
PO Box 4001  
Jefferson City, MO 65102