



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

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

IN RE: PREMIER TITLE SOLUTIONS LLC.  
322 MAIN STREET  
BELTON, MISSOURI 64012

ID NUMBER 276508

VOLUNTARY FORFEITURE

It is hereby agreed by Premier Title Solutions LLC ("Premier") 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 of Insurance, Financial Institutions and Professional Registration is charged with investigating producers and companies

engaged in the business of insurance pursuant to Section 374.085, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Premier currently holds an active license as business entity insurance producer with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, an investigation suggests that Premier failed to:

- Document files with a Notice of Closing or Settlement Risk to each party pursuant to Section 381.022.5 and 6, RSMo (Supp. 2013).
- Provide clear, conspicuous and distinct disclosure of the premium and title search and examination fees in violation of Section 381.019.1, RSMo (Supp. 2013) and 20 CSR 500-7.050 (1) (A).
- Document the files with a dated down title search prior to closing; a general index (name search) performed for the sellers or buyer; properly name the issuing agent on a closing protection letter issued to lender and relying on the authority under a power of attorney without documenting circumstances for use of the power of attorney, such conduct is inconsistent with sound underwriting practices in violation of Section 38.071.1 (2), RSMo.
- Identify a licensed insurance producer on its application or notify the director within twenty days of this change of information in violation of Section 375.015.5, RSMo (Supp. 2013).
- Document the individual who performed the examination verifying the source of title evidence used in violation of 20 CSR 500-7.200 (3) (A) and (B);

All subjecting Premier to enforcement action by the Director;

WHEREAS, Premier has been informed of its right to counsel and of its right to contest any attempt by the Department to discipline its insurance producer license, and states that it understands its rights to contest any such actions;

AND WHEREAS, Premier 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 Premier, in which action the Director

or the Consumer Affairs Division alleges that the violation described herein forms part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Premier are committed knowingly, intentionally or in conscious disregard of the law, that it failed to:

- Document files with a Notice of Closing or Settlement Risk to each party pursuant to Section 381.022.5 and 6, RSMo (Supp. 2013).
- Provide clear, conspicuous and distinct disclosure of the premium and title search and examination fees in violation of Section 381.019.1, RSMo (Supp. 2013) and 20 CSR 500-7.050 (1) (A).
- Document the files with a dated down title search prior to closing; a general index (name search) performed for the sellers or buyer; properly name the issuing agent on a closing protection letter issued to lender and relying on the authority under a power of attorney without documenting circumstances for use of the power of attorney, such conduct is inconsistent with sound underwriting practices in violation of Section 381.071.1 (2), RSMo.
- Identify a licensed insurance producer on its application or notify the director within twenty days of this change of information in violation of Section 375.015.5, RSMo (Supp. 2013).
- Document the individual who performed the examination verifying the source of title evidence used in violation of 20 CSR 500-7.200 (3) (A) and (B);

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, Premier does hereby voluntarily and knowingly surrender and forfeit the sum of one thousand two hundred fifty dollars (\$1,250.00), such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Premier 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 December 12, 2016.

The parties agree that, should the Director or the Division in the future allege an

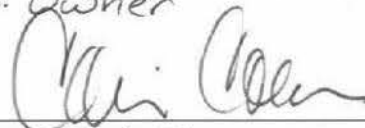
additional violation of the insurance laws or regulations by Premier, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Premier's admissions contained in this Agreement as evidence that the act described herein forms part of a course of conduct, a 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: 12/02/2014



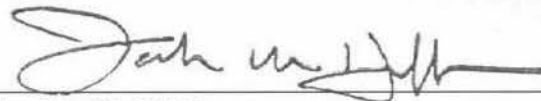
Premier Title Solutions LLC  
License # 8284257  
By: Chris M. Rodriguez  
Its: Owner

DATED: 12/7/16



Carrie Couch, Director  
Consumer Affairs Division

DATED: 12/7/16



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

Return to:  
Department of Insurance  
Marjorie Thompson  
P O Box 4001  
Jefferson City, MO 65102