



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

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

In re: )  
Agents National Title Insurance Co. (NAIC #12522) ) Investigation No. 11011-12522-PC

**ORDER OF THE DIRECTOR**

NOW, on this 17<sup>th</sup> day of MAY, 2012, Director John M. Huff, after consideration and review of the market conduct investigation of Agents National Title Insurance Company (NAIC #12522), (hereafter referred to as "Agents National") investigation number 11011-12522--PC, conducted by the Division of Insurance Market Regulation pursuant to §374.190<sup>1</sup>, and the Stipulation of Settlement ("Stipulation"), does hereby issue the following orders:

This order, issued pursuant to §374.046.15, RSMo (Cum. Supp. 2010) and §374.280 is in the public interest.

IT IS THEREFORE ORDERED that Agents National and the Division of Insurance Market Regulation having agreed to the Stipulation, the Director does hereby approve and agree to the Stipulation.

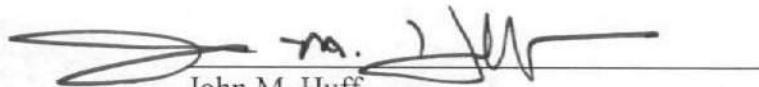
IT IS FURTHER ORDERED that Agents National shall not engage in any of the violations of law and regulations set forth in the Stipulation and shall implement procedures to place the Company in full compliance with the requirements in the Stipulation and the statutes and regulations of the State of Missouri and to maintain those corrective actions at all times.

<sup>1</sup> All references, unless otherwise noted, are to Missouri Revised Statutes 2000 as amended.

IT IS FURTHER ORDERED that Agents National shall pay, and the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri, shall accept, the Voluntary Forfeiture of \$12,000 payable to the Missouri State School Fund.

IT IS SO ORDERED.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of my office in Jefferson City, Missouri, this 17<sup>th</sup> day of MAY, 2012.

A handwritten signature in black ink, appearing to read "John M. Huff", is written over a horizontal line. The signature is stylized and somewhat cursive.

John M. Huff  
Director



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MO. DEPT. OF INSURANCE &  
FINANCIAL INSTITUTIONS &  
PROFESSIONAL REGISTRATION

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

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

TO: Agents National Title Insurance Company  
1207 West Broadway, Suite C  
Columbia, MO 65203

RE: Agents National Title Insurance Company (NAIC #12522)  
Missouri Market Conduct Investigation #11011-12522-PC

**STIPULATION OF SETTLEMENT  
AND VOLUNTARY FORFEITURE**

It is hereby stipulated and agreed by John M. Huff, Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration, hereinafter referred to as "Director," and Agents National Title Insurance Company (NAIC #12522), (hereafter referred to as "Agents National"), as follows:

WHEREAS, John M. Huff is the Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration (hereafter referred to as "the Department"), an agency of the State of Missouri, created and established for administering and enforcing all laws in relation to insurance companies doing business in the State in Missouri; and

WHEREAS, Agents National has been granted a certificate of authority to transact the business of insurance in the State of Missouri; and

WHEREAS, the Department conducted a Market Conduct Investigation of Agents National and prepared report number 11011-12522-PC; and

WHEREAS, the report of the Market Conduct Investigation revealed that:

1. In one (1) instance, Agents National paid a commission to an agent at a time when the agent was not licensed in Missouri in violation of §375.076,<sup>1</sup>

<sup>1</sup> All references are to Missouri Revised Statutes 2000, as amended, unless otherwise noted.

2. In nine (9) instances, Agents National terminated an agency relationship but failed to report the termination and the reasons for the termination to the Director in violation of §381.018.5;

3. In one (1) instance, Agents National terminated an agency relationship and reported the termination to the Director, but failed to provide the notification in 7 days in violation of §381.018.5;

4. In four (4) instances, Agents National failed to perform and/or provide timely copies of 2008 onsite audit reports to the Director in violation of §§381.023.1 and .4;

5. In three (3) instances, Agents National failed to perform and/or provide timely copies of 2009 onsite audit reports to the Director in violation of §§381.023.1 and .4; and

6. In one (1) instance, Agents National failed to perform and/or provide timely copies of 2010 onsite audit reports to the Director in violation of §§381.023.1 and .4.

WHEREAS, Agents National hereby agrees to take remedial action bringing it into compliance with the statutes and agrees to maintain those corrective actions at all times including, but not limited to, taking the following actions:

1. Agents National agrees to take corrective action to assure that the errors noted in the above-referenced market conduct investigation report do not recur; and

2. Agents National agrees to file documentation with the Director within 90 days of the entry of a final order closing this investigation of all remedial actions taken by it to implement compliance with the terms of this Stipulation.

WHEREAS, Agents National, after being advised by legal counsel, does hereby voluntarily and knowingly waive any and all rights for procedural requirements, including notice and an opportunity for a hearing, which may have otherwise applied to the above referenced Market Conduct Investigation; and

WHEREAS, Agents National hereby agrees to the imposition of the ORDER of the Director and as a result of Market Conduct Investigation #11011-12522-PC further agrees, voluntarily and knowingly to surrender and forfeit the sum of \$12,000.

NOW, THEREFORE, in lieu of the institution by the Director of any action for the SUSPENSION or REVOCATION of the Certificate(s) of Authority of Agents National to transact the business of insurance in the State of Missouri or the imposition of other sanctions, Agents National does hereby voluntarily and knowingly waive all rights to any hearing, does consent to the ORDER of the Director, and does surrender and forfeit the sum of \$12,000, such sum payable to the Missouri State School Fund, in accordance with §374.280.

DATED: 5-10-12

  
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President  
Agents National Title Insurance Company