STATE OF MISSOURI

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

In re:)
) Investigation No. 11015-51411-PC
American Guaranty Title Insurance Co. (NAIC #51411))

ORDER OF THE DIRECTOR

NOW, on this 19th day of December, 2011, Director John M. Huff, after consideration and review of the market conduct investigation of American Guaranty Title Insurance Company (NAIC #51411), (hereafter referred to as "the Company") investigation number 11015-51411--PC, conducted by the Division of Insurance Market Regulation pursuant to §374.190 RSMo, 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 RSMo, is in the public interest.

IT IS THEREFORE ORDERED that, the Company 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 the Company 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.

IT IS FURTHER ORDERED that the Company shall pay, and the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri, shall accept, the Voluntary

Forfeiture of $15,000, 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 19th day of DECEMBER, 2011.

John M. Huff
Director

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STATE OF MISSOURI

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DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

TO: American Guaranty Title Insurance Company
400 Second Avenue South
Minneapolis, MN 55401-2499

RE: American Guaranty Title Insurance Co. (NAIC #51411)
Missouri Market Conduct Investigation #11015-51411-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 American Guaranty Title Insurance Company. (NAIC 51411), (hereafter referred to as "American Guaranty"), 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, American Guaranty 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 American Guaranty and prepared report number 11015-51411-PC; and

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

1. In fourteen (14) instances, American Guaranty failed to notify the Department within seven days of the termination of agency relationship in violation of §381.018.5 RSMo;

2. In two (2) instances, American Guaranty failed to perform on-site reviews of title agencies

in 2008 and/or failed to provide copies of such reviews to the Director in violation of §§381.023.1 and 381.023.4 RSMo, and;

3. In one (1) instance, American Guaranty failed to perform an on-site review in 2010 of a title agency and/or failed to provide copies of such review to the Director in violation of §§ 381.023.1 and 381.023.4 RSMo, and 20 CSR 500-7.080(1)(A).

WHEREAS, without admitting any violations of law, American Guaranty does agree to undertake a complete review of its practices and procedures to enhance compliance with Missouri statutes and regulations in the areas of concern described above, including, but not limited to, taking the following actions:

1. American Guaranty agrees to take and maintain any corrective actions necessary to assure that the matters noted in the above-referenced market conduct investigation report do not occur in the future; and

2. American Guaranty 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, American Guaranty, 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, American Guaranty hereby agrees to the imposition of the ORDER of the Director and as a result of Market Conduct Investigation #11015-51411-PC further agrees, voluntarily and knowingly to surrender and forfeit the sum of $15,000.

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 American Guaranty to transact the business of insurance in the State of Missouri or the imposition of other sanctions, American Guaranty does hereby voluntarily and knowingly waive all rights to any hearing, does consent to the ORDER of the Director, does surrender and forfeit the sum of $15,000, such sum payable to the Missouri State School Fund, in accordance with §374.280, RSMo.

DATED: 12-13-11

President
American Guaranty Title Insurance Company