STATE OF MISSOURI

MDCCCXX

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

VOLUNTARY FORFEITURE AGREEMENT

TO: BARBARA FARRELL, SENIOR CLAIMS COUNSEL
CHICAGO TITLE INSURANCE COMPANY
171 NORTH CLARK STREET
CHICAGO, ILLINOIS 60601-3294

RE: Our File: #04A000100 John Cameron
Forever Green of Missouri
Your Claim No.: 90523

DATE: April 23, 2007

It is hereby agreed by Douglas M. Ommen, Director of the Missouri Department of Insurance, Financial Institutions, and Professional Registration ("Department") and Chicago Title Insurance Company ("Chicago Title") as follows:

WHEREAS, Douglas M. Ommen, Director of the Department, an agency of the state of Missouri created and established for administering and enforcing all laws in relation to insurance and insurance companies doing business in the state of Missouri; and

WHEREAS, Chicago Title Insurance Company is licensed by the Department to do business in the state of Missouri pursuant to Chapter 374, 375, 376, or 381 RSMo;

WHEREAS, the investigation (#04A000100) has revealed that:

1. Chicago Title failed to acknowledge receipt of the claim within ten (10) working days, which violates §375.1007(2) RSMo, and 20 CSR 100-1.030(1);

2. Chicago Title failed to acknowledge communications from claimant within ten (10) working days, which violates §375.1007(2) and 20 CSR 100-1.030(2); and

3. Chicago Title failed to investigate a claim within thirty (30) days after notification of the claim, which violates §375.1007(3) RSMo, and 20 CSR 100-1.040;

WHEREAS, Chicago Title has been informed of the nature of said violations, of its right to counsel and of its right to contest any attempt by the Department to suspend or revoke its certificate of authority or to recover whatever penalties may be provided for by statute, and states that it understands its rights to contest any such attempt;

NOW THEREFORE, in lieu of the institution by the Department of any action for the suspension or revocation of the certificate of authority of Chicago Title to transact the business of insurance in the state of Missouri or the imposition of other sanctions, Chicago Title does hereby voluntarily and knowingly waive all rights to any hearing, and does surrender and forfeit the sum of THREE THOUSAND DOLLARS ($3,000.00), such sum payable to the **Missouri State School Fund** pursuant to Section 374.280 RSMo.

Chicago Title shall submit this sum to the Department no later than **May 14, 2007**, or this offer to settle the violations lapses.

5-11-07
DATED:

Authorized Representative
Chicago Title Insurance Company

5/16/07
DATED:

Kathyrn L. R. Turner, Senior Counsel
Division of Consumer Affairs

5/22/07
DATED:

Douglas M. Ommen, Director
Missouri Department of Insurance, Financial Institutions, and Professional Registration

Please submit this form along with payment to:
Missouri Department of Insurance
Attention: Rita Heimericks-Ash
P.O. Box 4001
Jefferson City, MO 65102