

# STATE OF MISSOURI

DEPARTMENT OF



INSURANCE

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

## VOLUNTARY FORFEITURE AGREEMENT

TO: MICHAEL G. DIBB  
CHICAGO TITLE INSURANCE COMPANY  
17911 VON KARMAN AVENUE, SUITE 300  
IRVINE, CALIFORNIA 92614

RE: Your Claim No.: 122048 Policy No.: OP 26 0080 060 00000653  
Complainant: Nicholas Ivanovich, III  
Our File: #05A000198

DATE: March 13, 2006

It is hereby agreed by W. Dale Finke, Director of the Missouri Department of Insurance and Chicago Title Insurance Company as follows:

**WHEREAS**, W. Dale Finke, Director of the Missouri Department of Insurance, 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 ("Chicago Title") holds a certificate of authority issued by the Department of Insurance ("Department") to do business in the state of Missouri pursuant to Chapter 374, 375, 376, or 381 RSMo;

**WHEREAS**, the investigation (#05A000198) revealed that:

1. Chicago Title failed to make a coverage decision within fifteen (15) working days after the submission of all forms necessary to establish the nature and extent of any claim and notify the insured, thereby violating Section 375.1007(7) RSMo and 20 CSR 100-1.050; and

2. Chicago Title failed to appropriately respond to the claimant within ten (10) working days on all communications which suggests that a response is expected, thereby violating Section 375.1007(2) RSMo and 20 CSR 100-1.030(2).

**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;

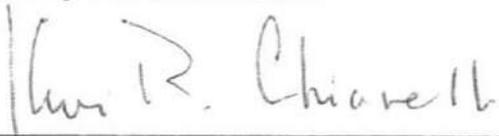
**NOW THEREFORE**, in lieu of the institution by the Department of any action for the suspension or revocation of the certificate of authority of Chicago Title to transact the business of insurance in the state of Missouri or the imposition of other sanctions, Chicago Title does hereby voluntarily and knowingly waive all rights to any hearing, and does surrender and forfeit the sum of **THREE THOUSAND FIVE HUNDRED DOLLARS (\$3,500.00)**, such sum payable to the **Missouri State School Fund** pursuant to Section 374.280 RSMo.

Chicago Title shall submit this sum to the Department of Insurance no later than **April 3, 2006**, or this offer to settle the violations lapses.

DATED: 4/5/06

  
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W. DALE FINKE, Director  
Missouri Department of Insurance

DATED: March 30, 2006

  
\_\_\_\_\_  
AUTHORIZED REPRESENTATIVE  
Senior Vice President  
Print Name  
Chicago Title Insurance Company

Please submit this form along with payment to:  
Missouri Department of Insurance  
Attention: Rita Heimericks-Ash  
P.O. Box 4001  
Jefferson City, MO 65102  
(573) 526-4252