DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

VOLUNTARY FORFEITURE AGREEMENT

RECEIVED
OCT 30 2007
DEPT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

IN RE: FIDELITY NATIONAL TITLE
171 NORTH CLARK STREET, 8TH FLOOR
CHICAGO ILLINOIS 60601-3294

FILE: CLAIM NO. 238532
#07A000447 – ROBERT AND JANET BENNETT

DATE: October 19, 2007

It is hereby agreed by Fidelity National Title Insurance Company (hereinafter, Fidelity National) and the Consumer Affairs Division of the Department of Insurance, Financial Institutions, and Professional Registration, as follows:

WHEREAS, Douglas M. Ommen is the duly appointed Director of the Department of Insurance, Financial Institutions, and Professional Registration, state of Missouri (hereinafter, Director) 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 Sections 374.085 and 375.190, RSMo (2000).

WHEREAS, Fidelity National holds a certificate of authority as an insurance company by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 374, 375, and 381 RSMo;

WHEREAS, the investigation revealed Fidelity National violated Missouri's Unfair Claims Settlement Practices and is subject to enforcement action by the Director for the following:

Fidelity National failed to acknowledge communications from the claimant within ten (10) working days, which violates Section 375.1007(2) and 20 CSR 100-1.030(2).

WHEREAS, Fidelity National has been informed of the nature of its violations, of its right to counsel, and of its right to contest any attempt by the Department of Insurance, Financial Institutions, and Professional Registration, to discipline its certificate of authority, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that they understand its rights to contest any such actions;

NOW, THEREFORE, in lieu of the institution by the Department of Insurance, Financial Institutions, and Professional Registration of any action to revoke or suspend the certificate of authority of Fidelity National or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Fidelity National does hereby voluntarily and knowingly surrender and forfeit the sum of $500.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Fidelity National shall submit this sum to the Department of Insurance, Financial Institutions, and Professional Registration, by company check, cashier's check or money order made payable to the **Missouri State School Fund** no later than November 2, 2007.

DATED: 10/29/07

Authorized Representative
Fidelity National Title Insurance Company

DATED: 11/8/07

KATHYRN L.R. TURNER, Counsel
Consumer Affairs Division

DATED: 11/8/07

DOUGLAS M. OMMEN, Director
Department of Insurance, Financial Institutions, and Professional Registration

Please submit this form along with payment to:
Missouri Department of Insurance
Attention: Rita Heimericks-Ash, Investigator III
P O Box 4001
Jefferson City, MO 65102-0690
(573) 526-4252