



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

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

IN RE: GATEWAY TITLE RESEARCH, INC. TRACKING ID 276630
5228 S. LINDBERGH BLVD.
ST. LOUIS, MO 63126

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Gateway Title Research, Inc. ("Gateway") and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, John M. Huff, is the duly appointed Director of the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri (hereinafter, "Director" of the "Department"), 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 is charged with investigating producers and companies engaged in the business of insurance pursuant to Sections 374.085 and 374.190, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Gateway currently holds an active license as a business entity producer with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Gateway's failure to:

- Timely file the Annual Financial Interest Report and Affiliated Arrangement Report that were due March 31, 2016, which is a violation of Sections 381.029.3 and 381.029.4, RSMo (Supp. 2013) and Missouri regulation 20 CSR 500-7.070;
- Designate a responsible licensed producer and qualified principal with a valid insurance producer license between July 27, 2015 and July 21, 2016, pursuant to Sections 375.015.4; 375.015.5 and 381.115.8, RSMo (Supp. 2013);
- Report violations by an owner and officer related to Chapters 374, 375 and 381 of the Missouri Revised Statutes pursuant to Section 375.141.3, RSMo (Supp. 2013);

Additionally, Gateway:

- In several instances, allowed two employees to perform and review title searches which were relied on in determining insurability in contemplation of a title insurance policy to be issued for the business of title insurance

without a valid insurance producer license, such conduct violates Section 381.115.1 and Section 381.115.2(2), RSMo (Supp. 2013);

- Materially aided the employees to violate Chapter 381 pursuant to Section 381.045.1, RSMo (Supp. 2013), and subjects Gateway to enforcement action by the Director;

WHEREAS, Gateway has been informed of its right to counsel and of its right to contest any attempt by the Department to discipline its insurance producer license, and states that it understands its rights to contest any such actions;

AND WHEREAS, Gateway acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Consumer Affairs Division based on any additional violation of the insurance laws or regulations by Gateway, in which action the Director or the Consumer Affairs Division alleges that the violations described herein form part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Gateway are committed knowingly, intentionally or in conscious disregard of the law, that it failed to:

- Timely file the Annual Financial Interest Report and Affiliated Arrangement Report that were due March 31, 2016, which is a violation of Sections 381.029.3 and 381.029.4, RSMo (Supp. 2013) and Missouri regulation 20 CSR 500-7.070;
- Designate a responsible licensed producer and qualified principal with a valid insurance producer license between July 27, 2015 and July 20, 2016, pursuant to Sections 375.015.4; 375.015.5 and 381.115.8, RSMo (Supp. 2013);

- Report violations by an owner and officer relating to Chapters 374, 375 and 381 of the Missouri Revised Statutes pursuant to Section 375.141.3, RSMo (Supp. 2013);

Additionally, Gateway:

- In several instances, allowed two employees to perform and review title searches which were relied on in determining insurability in contemplation of a title insurance policy to be issued for the business of title insurance without a valid insurance producer license, such conduct violates Section 381.115.1 and Section 381.115.2(2), RSMo (Supp. 2013);
- Materially aided its employees to violate Chapter 381 pursuant to Section 381.045.1, RSMo (Supp. 2013);

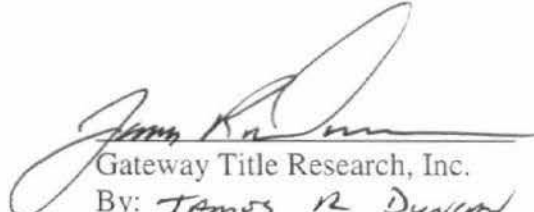
NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violations cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Gateway does hereby voluntarily and knowingly surrender and forfeit the sum of one thousand four hundred fifty dollars (\$1,450.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Gateway shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than December 12, 2016.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Gateway, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Gateway's admissions contained in this Agreement as evidence that the acts

described herein form part of a course of conduct, a business practice, or other such series of similar violations, or for purposes of showing that such later alleged acts are committed knowingly, intentionally or in conscious disregard of the law.

DATED: 12-12-16


Gateway Title Research, Inc.
By: JAMES R. DUNCAN
Its: PROXIMITY
License No. 8345196

DATED: 12/16/16


Carrie Couch, Director
Consumer Affairs Division

DATED: 12.28.16


John M. Huff, Director
Department of Insurance, Financial
Institutions and Professional
Registration

Return original to:
Marjorie Thompson
Missouri Department of Insurance,
Financial Institutions and Professional Registration
PO Box 4001
Jefferson City, MO 65102