

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: Agents National Title Insurance Company 1207 W. Broadway Suite C Columbia MO 65203

Our 09A000445, ID 95006 Agents Claim 277

VOLUNTARY FORFEITURE

It is hereby agreed by Agents National Title Insurance Company 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) 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 Section 374.085, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to insurance.

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WHEREAS, Agents National Title Insurance Company is authorized as a title insurance company by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 374, 375 and 381, RSMo;

WHEREAS, the investigation has revealed that Agents National Title Insurance Company:

1. Failed to respond to correspondence from the insured with reasonable promptness, in violation of Section 375.1007 (2) RSMo and 20 CSR 100-1.030 (2), including failure to acknowledge receipt of the notice of claim with reasonable promptness in violation of Section 375.1007 (2) RSMo and 20 CSR 100-1.030 (1);

Failed to adopt and implement reasonable standards for the prompt investigation of claims in violation of Section 375.1007 (3) RSMo and 20 CSR 100-1.050 (4); and,

3. Failed to make and convey a coverage decision to the insured within a reasonable time in violation of Section 375.1007 (7) RSMo and 20 CSR 100-1.050 (1) (A):

subjecting it to enforcement action by the Director;

WHEREAS, Agents National Title Insurance Company 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 it understands its rights to contest any such actions;

NOW. THEREFORE, in lieu of the institution by the Department of Insurance,

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Financial Institutions and Professional Registration of any action to revoke or suspend the certificate of authority of Agents National Title Insurance Company or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Agents National Title Insurance Company, does hereby voluntarily and knowingly surrender and forfeit the sum of nine thousand dollars (\$9,000.00). such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Agents National Title Insurance Company shall submit this sum to the Department of Insurance, Financial Institutions and Professional Registration, by cashier's check or money order made payable to the Missouri State School Fund no later than February 4, 2011.

DATED: 1/12/2011

DATED: 125

DATED: 1.27.11

Agents National Title Insurance Company

By: David Townsend Its: QEO and Prendy

ANGELAL. NELSON, Division Director Consumer Affairs Division

JOHN M. HUFF, Director Missouri Department of Insurance, Financial Institutions and Professional Registration

Return to: Department of Insurance Kathleen E. Jolly P O Box 4001 Jefferson City, MO 65102