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MO. DEPT OF INSURANCE,  
FINANCIAL INSTITUTIONS &  
PROFESSIONAL REGISTRATION



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

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

IN RE: FIRST AMERICAN TITLE INSURANCE  
COMPANY  
1 FIRST AMERICAN WAY  
SANTA ANA, CA 92707

TRACKING ID 266185

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by First American Title Insurance Company ("First American") 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, First American currently holds a certificate of authority as a title insurance company with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning First American's failure to provide a copy of a report of the on-site review of Resort Title Agency, Inc. within one hundred twenty (120) days of completion of the review, a violation of Section 381.023.4, RSMo (Supp. 2013) and 20 CSR 500-7.080 (3) (B), which subjects First American to enforcement action by the Director;

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

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the alleged violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, First American does hereby voluntarily agree to:

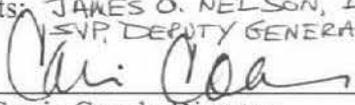
Voluntarily and knowingly surrender and forfeit the sum of five hundred dollars (\$500.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

First American 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 30, 2016.

First American agrees that nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from offering this Agreement with regard to any future allegations of a future violation by First American of the insurance laws, or of regulations citing or defining such section, as evidence for the purpose of showing that:

- a) the acts described herein, together with such future violations, form part of a course of conduct, a business practice, or other such series of similar violations;
- or
- b) that such future violations are committed knowingly, intentionally or in conscious disregard of the law.

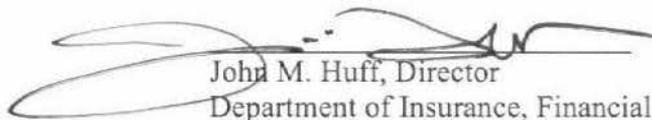
DATED: 12/29/2016

  
\_\_\_\_\_  
First American Title Insurance  
Company  
Its: JAMES O. NELSON, II  
SVP, DEPUTY GENERAL COUNSEL  
  
\_\_\_\_\_  
Carrie Couch, Director  
Consumer Affairs Division

DATED: 1/5/17

Carrie Couch, Director  
Consumer Affairs Division

DATED: 1-11-17

  
\_\_\_\_\_  
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