



DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

RECEIVED
MAR 19 2014

IN RE: MASTER FILE, INC.
13545 BARRETT PARKWAY
BALLWIN, MO 63021-6917

TRACKING ID 207744

DEPT. OF INSURANCE,
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

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MAR 20 2014

VOLUNTARY FORFEITURE AGREEMENT

MO. DEPT OF INSURANCE,
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

It is hereby agreed by Master File, Inc., ("Master") 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, Master is licensed as a business entity producer with the Department, pursuant to Chapters 375 and 381, RSMo;

WHEREAS, the Consumer Affairs Division's investigation revealed that Master employed Andrew Meier ("Meier") and Elliot Rauscher ("Rauscher"), not then licensed insurance producers, as searchers and title examiners from January, 2012 to date of this agreement, in violation of Section 381.115.1 and 381.115.2 (2), RSMo (Supp. 2012); and that Master failed to comply with 20 CSR 100-4.100 (2) (A), subjecting Master to enforcement action by the Director;

WHEREAS, Master 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, Master 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 Master 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 Master are committed knowingly, intentionally or in conscious disregard of the law, that it allowed unlicensed individuals to conduct title insurance business in violation of Section 381.115.1 and 381.115.2, RSMo (Supp. 2012);

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violation(s) cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Master does hereby voluntarily and knowingly surrender and forfeit the sum of One Thousand Five Hundred dollars (\$1,500.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo. (Supp. 2012)

Master 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 January 23, 2014.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Master, nothing in this Agreement

shall preclude the Director or the Consumer Affairs Division from introducing Master'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: 2/25/14


Master File, Inc.
By: Stephen J. Williams
Its: President
License No. 8023943

DATED: 3.20.14


Matt Barton, Director
Consumer Affairs Division

DATED: 3.20.14


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