

# STATE OF MISSOURI



## DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

OMEGA TITLE SERVICES, LLC  
740 N.W. BLUE PARKWAY, SUITE 108  
LEE'S SUMMIT, MO 64086

TRACKING ID 187378

### VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Omega Title Services LLC Producer Number 8062170 (Omega) 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 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 and 374.190, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Omega is licensed as an insurance producer by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 374, 375 and 381, RSMo.;

WHEREAS, the investigation has revealed that between June 20, 2012 through early 2013 Omega;

1. Failed to retain evidence of the examination of title and determination of insurability for order number 11853 in violation of Section 381.071.3, RSMo;
2. Issued, in order 11853, a standard form commitment and title insurance policy containing generic exceptions not previously filed with the director in violation of Sections 381.045 and .085, RSMo (Supp. 2012). The policy also failed to show the premium collected as required by 20 CSR 500-7.130 (1) (B);
3. Failed to provide clear disclosure of premiums and charges as required by Section 381.019.1, RSMo (Supp. 2012) and 20 CSR 500-7.050(2) (A) in order 11853;
4. Failed to present the deed for recording within five business days after completion of all conditions precedent thereto as required by Section 381.026.1, RSMo (Supp. 2012) in order 11853;
5. Failed to issue the policy within forty five days after compliance with the requirements of the commitment in violation of Section 381.038.3, RSMo (Supp. 2012);
6. Failed to timely or adequately respond to inquiries from the Division of Consumer

Affairs in violation of 20 CSR 100-4.100;

WHEREAS, Omega has been informed 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 producer license, 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;

AND WHEREAS, Omega, 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 an additional violation of the insurance laws or regulations by Omega, 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 Omega are committed knowingly, intentionally or in conscious disregard of the law, that such conduct violated Chapter 381, RSMo;

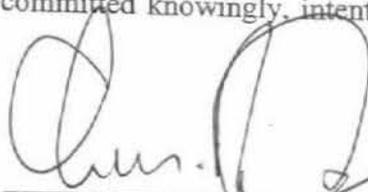
NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violation(s) cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Omega does hereby voluntarily and knowingly surrender and forfeit the sum of 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.

Omega 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 18, 2013.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Omega, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Omega'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: 12/05/2013



Omega Title Services, LLC  
Producer Number 8062170

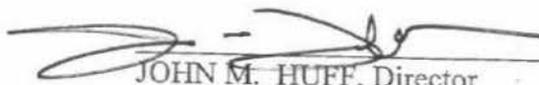
By:  
Its:

DATED: 12.10.13



MATT BARTON, Director  
Consumer Affairs Division

DATED: 12-11-13



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

Return to:

Kathleen E. Jolly  
Department of Insurance, Financial Institutions  
and Professional Registration  
P O Box 4001  
Jefferson City, MO 65102