



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

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

IN RE: WESTCOR LAND TITLE  
INSURANCE COMPANY  
875 CONCOURSE PARKWAY SOUTH  
SUITE 200  
MAITLAND, FL 32751

TRACKING ID 307222

**VOLUNTARY FORFEITURE AGREEMENT**

It is hereby agreed by Westcor Land Title Insurance Company and the Division of Consumer Affairs ("Division") of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Chlora Lindley-Myers, 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 and 375, RSMo, include the supervision and regulation of the business of insurance;

WHEREAS, the Division 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, Westcor Land Title Insurance Company ("Westcor") has a Certificate of Authority with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Westcor's failure to:

- Timely respond within 10 working days of all communications from any claimant in violation of 20 CSR 100-1.030 and Section 375.1007(2), RSMo (Supp. 2013);
- Advise claimant of the acceptance or denial the claim within 15 working days of receipt of the nature and extent of the claim in violation of 20 CSR 100-1.050(1)(A) and Section 375.1007(7), RSMo (Supp. 2013);
- Notify claimant every 45 days if the investigation remained incomplete in violation of 20 CSR 100-1.050(1)(C) and Section 375.1007(3);
- Advise claimant once liability had become reasonably clear in violation of Section 375.1007(4) and (11);

Additionally, in eight instances, Westcor failed to timely notify the Department of the termination of certain agency agreements in violation of Section 381.018.5, RSMo (Supp.2013) and subjects Westcor to discipline by the Director;

WHEREAS, Westcor has been informed of its right to counsel and of its right to contest any attempt by the Department to refuse to issue its certificate of authority, and states that it understands its rights to contest any such actions;

AND WHEREAS, Westcor acknowledges and understands that this Agreement only serves as a voluntary settlement of the asserted violations concerning the specific circumstances referenced in this Agreement as follows:

- Timely respond within 10 working days of all communications from any claimant in violation of 20 CSR 100-1.030 and Section 375.1007(2), RSMo (Supp. 2013);
- Advise claimant of the acceptance or denial the claim within 15 working days of receipt of the nature and extent of the claim in violation of 20 CSR 100-1.050(1)(A) and Section 375.1007(7), RSMo (Supp. 2013);
- Notify claimant every 45 days if the investigation remained incomplete in violation of 20 CSR 100-1.050(1)(C) and Section 375.1007 (3);
- Advise claimant once liability had become reasonably clear in violation of Section 375.1007(4) and (11);

Additionally, in eight instances Westcor failed to timely notify the Department of termination of certain agency agreements in violation of Section 381.018.5, RSMo (Supp.2013);

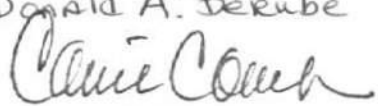
NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violations cited in this Agreement, or to impose any other penalties provided for by the statute for the above-described violations, for the sole purpose of settlement this disputed matter, after being afforded the opportunity to consult legal counsel, Westcor without admission of any violation of the law, does hereby voluntarily and knowingly agree to this settlement and forfeiture agreement, and surrender 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.

Westcor 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 February 20, 2018.

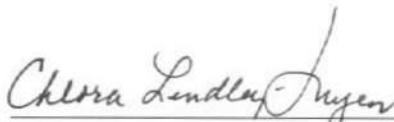
DATED: 20 February 2018

  
Westcor Land Title Insurance Company  
Certificate of Authority 426229  
Donald A. Berube

DATED: 3/5/2018

  
Carrie Couch, Director  
Division of Consumer Affairs

DATED: 5 MARCH 2018

  
Chlora Lindley-Myers, Director  
Department of Insurance, Financial  
Institutions and Professional  
Registration

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