

## DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

P.O. Box 690, Jefferson City, Ma. 65102-0690 VOLUNTARY FORFEITURE

IN RE: RONALD BLITENTHAL

VICE PRESIDENT AND GOVERNMENTAL AFFAIRS COUNSEL OLD REPULBIC NATIONAL TITLE INSURANCE COMPANY 400 SECOND AVENUE SOUTH MINNEPOLIS MINNESOTA 55401-2499

FILE: #07A000310 - WILLIAM AND SALLY ALEXANDER

DATE: August 7, 2007

It is hereby agreed by Old Republic National Title Insurance Company (hereinafter, Old Republic) and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Douglas M. Ommen 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 Sections 374.085 and 375.190, RSMo 2000 and is authorized by the Director to recommend enforcement action under the laws relating to insurance.

WHEREAS, Old Republic holds a certificate of authority as an insurance company by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 374, 375, and 381 RSMo;

WHEREAS, the investigation by the Consumer Affairs Division revealed Old Republic violated Missouri's Unfair Claims Practices and is subject to enforcement action by the Director for the following;

- Old Republic failed to acknowledge communications from the claimant within ten (10) working days, which violates §375.1007(2) and 20 CSR 100-1.030(2);
- 2. Old Republic failed to complete an investigation of a claim within thirty (30) days after notification of the claim, which violates §375.1007(3) RSMo, and 20 CSR 100-1.040;
- 3. Old Republic failed to provide a coverage decision within fifteen (15) working days after receiving all necessary information, which violates §375.1007.(4) and 20 CSR 100-1.050; and
- 4. Old Republic failed to follow up with the claimant on the investigation every forty-five (45) days thereafter, setting forth the reasons additional time was needed for the investigation, which violates §375.1007(4) RSMo, and 20 CSR 100-1.050(1)(C);

WHEREAS, Old Republic 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 they understand its rights to contest any such actions;

NOW, THEREFORE, in lieu of the institution by the Department of Insurance, Financial Institutions and Professional Registration of any action to revoke or suspend the certificate of authority of Old Republic or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Old Republic does hereby voluntarily and knowingly surrender and forfeit the sum of \$4,000.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Old Republic shall submit this sum to the Department of Insurance, Financial Institutions, and Professional Registration, by company check, cashier's check or money order made payable to the Missouri State School Fund no later than August 28, 2007.

DATED: August 22, 2007

Authorized Representative

Old Republic National Title Insurance Company

ATHYRM L.R. TURNER, Counsel

Consumer Affairs Division

August 29, 2007

DOUGLAS M. OMMEN, Director

Department of Insurance, Financial Institutions, and Professional Registration

Please submit this form along with payment to: Missouri Department of Insurance Attention: Rita Heimericks-Ash, Investigator P O Box 4001 Jefferson City, MO 65102-0690 (573) 526-4252