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DEPT OF INSURANCE  
FINANCIAL INSTITUTIONS &  
PROFESSIONAL REGISTRATION

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

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

**VOLUNTARY FORFEITURE AGREEMENT**

To: Martin D. Albertson  
Stewart Title Company  
1104 Platte Falls Rd., Suite B  
Platte City, MO 64079

RE: Our File #09A000702  
Unlicensed Producer, Carol W. Jones

DATE: November 12, 2009

It is hereby agreed by Stewart Title Company 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) 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, business entity 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, Stewart Title Company is licensed as a business entity producer 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 that Stewart Title Company allowing a non-licensed producer to conduct business as a closer in violation of Section 375.141.1 (12) and 375.014 RSMo and is subject to enforcement action by the Director;

WHEREAS, Stewart Title Company has been informed of the nature their violations, their right to counsel, and their right to contest any attempt by the Department of Insurance, Financial Institutions, and Professional Registration to discipline the business entity producer license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that they understand their rights to contest any such actions;

NOW, THEREFORE, in lieu of the Department of Insurance, Financial Institutions, and Professional Registration of any action to revoke or suspend the business entity producer license of Stewart Title Company or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Stewart Title Company does hereby voluntarily and knowingly surrender and forfeit the sum of \$1,000.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Stewart Title Company 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 School Fund no later than December 3, 2009.

11-23-09  
Dated:

12/02/09  
Dated:

Martin D. Albertson  
Martin D. Albertson  
Stewart Title Company

Angela L. Nelson  
Angela L. Nelson, Division Director

12-14-09  
Dated:

John M. Huff  
John M. Huff, Director  
Missouri Department of Insurance, Financial Institutions, and Professional Registration

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