



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

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

In re: )  
 ) Investigation No. 11013-50156-PC  
National Land Title Company (NAIC #50156) )

**ORDER OF THE DIRECTOR**

NOW, on this 2<sup>ND</sup> day of APRIL, 2012, Director John M. Huff, after consideration and review of the market conduct investigation of National Land Title Company (NAIC #50156), (hereafter referred to as "the Company") investigation number 11013-50156--PC, conducted by the Division of Insurance Market Regulation pursuant to §374.190, RSMo, and the Stipulation of Settlement ("Stipulation"), does hereby issue the following orders:

This order, issued pursuant to §374.046.15, RSMo (Cum. Supp. 2010) and §374.280, RSMo, is in the public interest.

IT IS THEREFORE ORDERED that, the Company and the Division of Insurance Market Regulation having agreed to the Stipulation, the Director does hereby approve and agree to the Stipulation.

IT IS FURTHER ORDERED that the Company shall not engage in any of the violations of law and regulations set forth in the Stipulation and shall implement procedures to place the Company in full compliance with the requirements in the Stipulation and the statutes and regulations of the State of Missouri and to maintain those corrective actions at all times.

IT IS FURTHER ORDERED that the Company shall pay, and the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri, shall accept, the Voluntary

Forfeiture of \$6,000, payable to the Missouri State School Fund.

IT IS SO ORDERED.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of my office in Jefferson City, Missouri, this 2<sup>ND</sup> day of APRIL, 2012.

A handwritten signature in black ink, appearing to read "John M. Huff", written over a horizontal line.

John M. Huff  
Director

# STATE OF MISSOURI



## DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

TO: National Land Title Company  
1980 Post Oak Blvd.  
Suite 710  
Houston, TX 77056

RE: National Land Title Company (NAIC #50156)  
Missouri Market Conduct Investigation #11013-50156-PC

### STIPULATION OF SETTLEMENT AND VOLUNTARY FORFEITURE

It is hereby stipulated and agreed by John M. Huff, Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration, hereinafter referred to as "Director," and National Land Title Company. (NAIC # 50156), (hereafter referred to as "National Land Title"), as follows:

WHEREAS, John M. Huff is the Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration (hereafter referred to as "the Department"), an agency of the State of Missouri, created and established for administering and enforcing all laws in relation to insurance companies doing business in the State in Missouri; and

WHEREAS, National Land Title has been granted a certificate of authority to transact the business of insurance in the State of Missouri; and

WHEREAS, the Department conducted a Market Conduct Investigation of National Land Title and prepared report number 11013-50156--PC; and

WHEREAS, the report of the Market Conduct Investigation revealed that:

1. In five (5) instances, National Land Title terminated an agency relationship but failed to report the termination and the reasons for the termination to the Director in seven days in violation of §381.018.5 RSMo;

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2. In five (5) instances, National Land Title failed to perform on-site audits of its agents for 2008 and/or provide copies of the audit reports to the Director in violation of §§381.023.1 and .4 RSMo;

3. In one (1) instance, National Land Title failed to perform an on-site audit of its agent for 2009 and/or provide copies of the audit report to the Director within 120 days in violation of §§381.023.1 and .4 RSMo;

WHEREAS, National Land Title is no longer transacting the business of insurance in Missouri, as the Company has been merged into Stewart Title Guarantee Company;

WHEREAS, National Land Title, after being advised by legal counsel, does hereby voluntarily and knowingly waive any and all rights for procedural requirements, including notice and an opportunity for a hearing, which may have otherwise applied to the above referenced Market Conduct Investigation; and

WHEREAS, National Land Title hereby agrees to the imposition of the ORDER of the Director and as a result of Market Conduct Investigation #11013-50156-PC further agrees, voluntarily and knowingly to surrender and forfeit the sum of \$6,000.

NOW, THEREFORE, in lieu of the institution by the Director of any action for the SUSPENSION or REVOCATION of the Certificate(s) of Authority of National Land Title to transact the business of insurance in the State of Missouri or the imposition of other sanctions, National Land Title does hereby voluntarily and knowingly waive all rights to any hearing, does consent to the ORDER of the Director, does surrender and forfeit the sum of \$6,000, such sum payable to the Missouri State School Fund, in accordance with §374.280, RSMo.

DATED: MARCH 15, 2012

  
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President, STEWART TITLE GUARANTEE COMPANY, SUCCESSOR  
National Land Title Company