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FILED

JAN 24 2008

**Department of Insurance
State of Idaho**

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Attorneys for Department of Insurance

**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE
STATE OF IDAHO**

In the Matter of:)	
)	Docket No. 18-2428-07
)	
PIONEER TITLE COMPANY)	STIPULATION AND ORDER
)	
)	
Producer License No. TA5685)	
_____)	

STIPULATION

COMES NOW the Department of Insurance, State of Idaho (Department), by and through its counsel, Michael K. Naethe, Deputy Attorney General, and Pioneer Title Company (PIONEER), by and through Jesse R. Hamilton, General Counsel, and hereby stipulate and agree as follows:

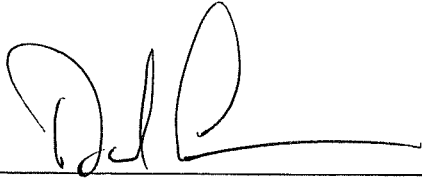
1. PIONEER is duly licensed as a title company by the State of Idaho, holding license TA 5685 and is therefore subject to the provisions of Title 41, Idaho

Code, and to the Rules and Regulations of the Department of Insurance promulgated thereunder.

2. Prior to August 4, 2007, PIONEER provided a fifty dollar (\$50) gift certificate to three producers of title.
3. On or about August 4, 2007, the gift certificate was used without PIONEER's knowledge or consent as a door prize during the Hillsdale Showcase of Homes.
4. PIONEER admits the gift as used constitutes a "prohibited thing of value" in violation of IDAPA 18.01.56.
5. On or about December 5 2007, PIONEER agreed to pay an administrative penalty of one hundred fifty dollars (\$150).
6. On or about December 5, 2007, the Department received Check #17121 payable to the Department in an amount equal to the aforementioned administrative penalty.
7. The Department shall forego administrative action to impose additional penalties for any violations of Title 41, Idaho Code, and the Rules and Regulations of the Department of Insurance promulgated thereunder in regard to the Hillsdale Showcase of Homes door prizes.
8. The parties agree that the terms of this Stipulation are appropriate and proper under the circumstances referenced herein, and that they have entered into this Stipulation knowingly, voluntarily, and with full knowledge of any rights they may be waiving thereby. Additionally, the

parties hereby waive the right to seek reconsideration and judicial review of
the attached order.

DEPARTMENT OF INSURANCE
STATE OF IDAHO



By: DALE FREEMAN
Senior Financial Examiner

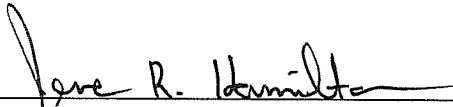
Dated this 24 day of ~~December~~ ^{January} 2008



By: MICHAEL K. NAETHE
Deputy Attorney General

Dated this 24th day of ~~December 2007~~ ^{January 2008}

PIONEER TITLE COMPANY



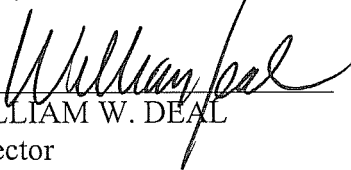
By: JESSE R. HAMILTON
General Counsel

Dated this 23rd day of ~~December~~ ^{January} 2008

ORDER

IT APPEARING FROM THE FOREGOING THAT GOOD CAUSE EXISTS, IT IS HEREBY ORDERED that the foregoing Stipulation of the parties is adopted and accepted in full and made a part of this Order, effective as of the date executed by the Director.

DATED and EFFECTIVE this 24TH day of January, 2008.



WILLIAM W. DEAL
Director

CERTIFICATE OF SERVICE

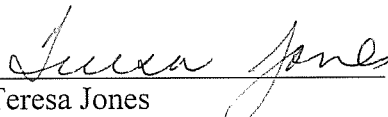
I HEREBY CERTIFY that I have on this 25th day of January 2008, caused a true and correct copy of the foregoing document to be served upon the following by the designated means:

Jesse R. Hamilton
General Counsel
Pioneer Title Company
703 Americana Blvd., Ste. 120
Boise, ID 83702

- first class mail
- certified mail
- hand delivery
- via facsimile

Michael K. Naethe
Deputy Attorney General
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, ID 83720 – 0043

- first class mail
- certified mail
- hand delivery
- via facsimile



Teresa Jones
Assistant to the Director