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**FILED**



**AUG 26 2008**

**Department of Insurance  
State of Idaho**

Attorneys for Department of Insurance

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

In the Matter of: )  
)  
)  
SANDPOINT TITLE INSURANCE, INC. )  
)  
)  
Producer License No. 14295 )  
\_\_\_\_\_ )

Docket No. 18-2480-08

**STIPULATION AND ORDER**

**STIPULATION**

COMES NOW the Department of Insurance, State of Idaho (Department), by and through Dale Freeman, Senior Financial Examiner, and its counsel, Michael K. Naethe, Deputy Attorney General, and Sandpoint Title Insurance, Inc. (SANDPOINT), by and through Tom Williams, President, and hereby stipulate and agree as follows:

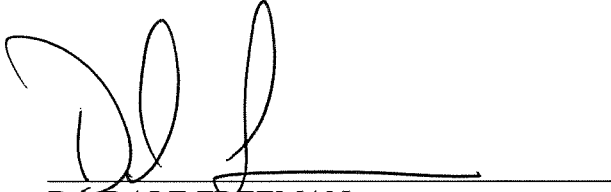
1. SANDPOINT is duly licensed as a title company by the State of Idaho, holding license 14295 and is therefore subject to the provisions of Title 41,

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

2. On or about March 29, 2008, SANDPOINT held the “Evening of Elegance Charity Gala.” The event occurred at the Sandpoint Events Center and not at a facility owned or occupied by SANDPOINT. SANDPOINT’s expenses for the event amounted to six thousand four hundred thirty four dollars and sixty three cents (\$6,434.63).
3. SANDPOINT admits that the event falls within the definition of “prohibited things of value” as set forth in IDAPA 18.01.56.
4. SANDPOINT admits that the event does not fall within an exception found in IDAPA 18.01.56.
5. SANDPOINT admits to a violation of IDAPA 118.01.56.
6. SANDPOINT admits to violations of Idaho Code §§ 41-1314 and 41-2708.
7. SANDPOINT agrees to pay an administrative penalty of three hundred dollars (\$300) within thirty (30) days of entry of the attached Order.
8. 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 Evening of Elegance Charity Gala.
9. 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

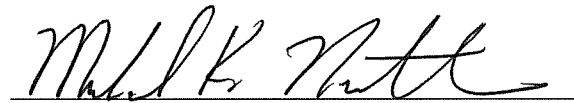
parties hereby waive the right to seek reconsideration and judicial review of  
the attached order.

DEPARTMENT OF INSURANCE  
STATE OF IDAHO



By: DALE FREEMAN  
Senior Financial Examiner

Dated this 26<sup>th</sup> day of ~~July~~ <sup>AUG</sup> 2008.



By: MICHAEL K. NAETHE  
Deputy Attorney General

Dated this 26<sup>th</sup> day of ~~July~~ <sup>AUG</sup> 2008.

SANDPOINT TITLE INSURANCE



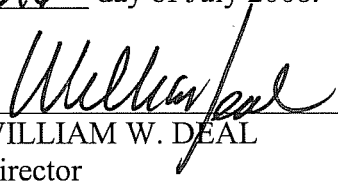
By: TOM WILLIAMS  
President

Dated this 21<sup>st</sup> day of ~~July~~ <sup>Aug</sup> 2008. <sup>Tele</sup> <sup>Tele</sup>

**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 26<sup>TH</sup> day of July 2008.

  
\_\_\_\_\_  
WILLIAM W. DEAL  
Director

**CERTIFICATE OF SERVICE**

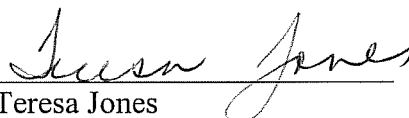
I HEREBY CERTIFY that I have on this 26th day of July 2008, caused a true and correct copy of the foregoing document to be served upon the following by the designated means:

Tom Williams  
President  
Sandpoint Title Insurance, Inc.  
PO Box 1767  
Sandpoint, ID 83864

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

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

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



Teresa Jones  
Assistant to the Director