

LAWRENCE G. WASDEN
Attorney General

MICHAEL K. NAETHE
Deputy Attorney General
Idaho Department of Insurance
700 W. State Street
P.O. Box 83720
Boise, Idaho 83720-0043
Telephone: (208) 334-4219
Facsimile: (208) 334-4298
Idaho State Bar #7190

FILED

OCT 28 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:

PIONEER TITLE COMPANY
Producer License No. 5685

)
) Docket No. 18-2494-08
)

) **STIPULATION AND ORDER**
)
)

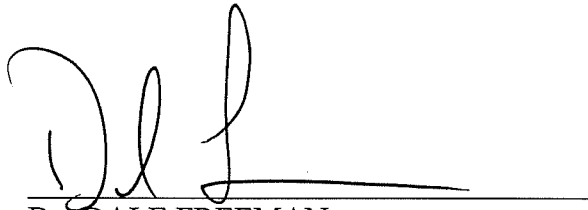
STIPULATION

COMES NOW the Department of Insurance, State of Idaho (Department), by and through its counsel, Michael K. Naethe, Deputy Attorney General, and the below-signed senior financial examiner 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 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.

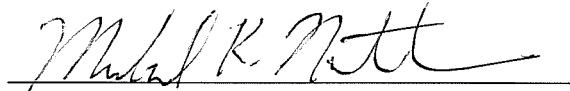
2. On or about June 29, 2008, a Pioneer employee provided a gift certificate as a door prize during the open house of Hillsdale Estates and Star Ridge Estates.
3. Pioneer admits the gift as used constitutes a “prohibited thing of value” in violation of IDAPA 18.01.56.
4. Pioneer agrees to pay an administrative penalty of One Thousand Five Hundred Dollars (\$1,500).
5. 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 Estates and Star Ridge Estates open house door prize.
6. 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



Dated this 24th day of October 2008.

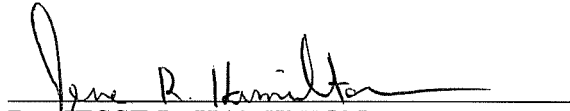
By: DALE FREEMAN
Senior Financial Examiner



Dated this 21st day of October 2008.

By: MICHAEL K. NAETHE
Deputy Attorney General

PIONEER TITLE COMPANY



Dated this 21st day of October 2008.

By: JESSE R. HAMILTON
General Counsel

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 27th day of October 2008.



WILLIAM W. DEAL
Director

CERTIFICATE OF SERVICE

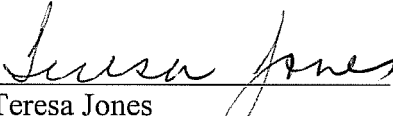
I HEREBY CERTIFY that I have on this 28th day of October 2008, caused a true and correct copy of the foregoing document to be served upon the following by the designated means:

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