



3/27/07, Stewart Title issued a "Pro forma for Owners Policy" to Caithness Shepherds Flat, LLC (Caithness) for property located in Gilliam and Morrow Counties. Stewart Title did not use a title plant that met certain requirements to prepare the documents.

Failed to Comply With ORS 731.296

Stewart Title is subject to enforcement action pursuant to ORS 731.296 because of the following circumstances.

ORS 731.296 requires a person who is licensed in Oregon in any capacity under the Insurance Code to promptly and truthfully respond to an inquiry from the director.

On 2/8/08, the Insurance Division, on behalf of the director, sent a letter to Stewart Title requesting a list of all title transactions by Stewart Title relating to property located in Gilliam County. On 2/28/08, the Insurance Division sent a follow up letter to Stewart Title. Stewart Title's responses dated 2/19/08 and 3/13/08 omitted information about the document issued to Arlington. On 4/23/08, Stewart Title provided the omitted information.

**Action**

Pursuant to ORS 731.988, Stewart Title is assessed a civil penalty of \$30,000. The payment shall be made in the form of a check payable to the "Department of Consumer and Business Services" for the full amount due. The payment shall be delivered to the Insurance Division at the Labor and Industries Building, 350 Winter Street NE, Salem, Oregon; or mailed to the Insurance Division at PO Box 14480, Salem, OR 97309-0405. The payment shall be *received* by the Insurance Division by the date of the final order.

Dated 4/16/09

/s/ John L. Killea  
[Signature of Representative]  
John L. Killea  
[Printed Name of Representative]  
General Counsel  
[Printed Title of Representative]

Stewart Title Guaranty Company

**FINAL ORDER**

The director incorporates herein the above stipulation, adopts it as the director's final decision in this proceeding, and orders that the action stated therein be taken.

Dated 4/30/09

/s/ Cory Streisinger  
Cory Streisinger  
Director  
Department of Consumer and Business Services

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