



DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: AUTO INSURANCE EXPRESS DBA INSURANCE PROVIDERS
817 MAIDEN LN
JOPLIN, MO 64804

Our File Number 182658

VOLUNTARY FORFEITURE

It is hereby agreed by AUTO INSURANCE EXPRESS DBA INSURANCE PROVIDERS and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, John M. Huff is the duly appointed Director of the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri (hereinafter, Director) whose duties, pursuant to Chapters 374 and 375, RSMo, include the supervision and regulation of the business of insurance;

WHEREAS, the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration is charged with investigating producers and companies engaged in the business of insurance pursuant to Section 374.085, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, AUTO INSURANCE EXPRESS DBA INSURANCE PROVIDERS

is licensed as a business entity producer by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapter 375, RSMo;

WHEREAS, the investigation by the Consumer Affairs Division revealed AUTO INSURANCE EXPRESS DBA INSURANCE PROVIDERS has violated insurance laws by failing to report the addition and deletion of insurance producers to the business entity and failing to report insurance producers terminated from the business entity and is subject to enforcement action by the Director for the following:

Violation of Section 375.015.5 RSMo (Supp. 2012), Within twenty working days after the change of any information submitted on the application or upon termination of any insurance producer, the business entity shall notify the director of the change or termination; and

Grounds for discipline exist under Section 375.141.1 RSMo (Supp. 2012), the director may suspend, revoke, refuse to issue or refuse to renew an insurance producer license for any one or more of the following causes:

(2) Violating any insurance laws, or violating any regulation, subpoena or order of the director or of another insurance commissioner in any other state; and

Section 375.141.3 RSMo (Supp. 2012), The license of a business entity licensed as an insurance producer may be suspended, revoked, renewal refused or an application may be refused if the director finds that a violation by an individual insurance producer was known or should have been known by one or more of the partners, officers or managers acting on behalf of the business entity and the violation was neither reported to the director nor corrective action taken.


WHEREAS, AUTO INSURANCE EXPRESS DBA INSURANCE PROVIDERS has been informed of the nature of its violations, of its right to counsel and of its right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration to discipline its insurance producer license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that it understands its rights to contest any such actions;

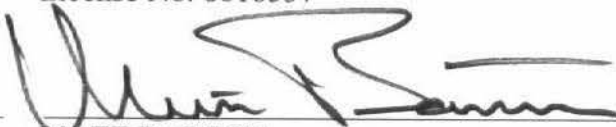
NOW, THEREFORE, in lieu of the institution by the Department of Insurance,

Financial Institutions and Professional Registration of any action to revoke or suspend the insurance producer license of AUTO INSURANCE EXPRESS DBA INSURANCE PROVIDERS or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, AUTO INSURANCE EXPRESS DBA INSURANCE PROVIDERS, does hereby voluntarily and knowingly surrender and forfeit the sum of \$500.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

AUTO INSURANCE EXPRESS DBA INSURANCE PROVIDERS shall submit this sum to the Department of Insurance, Financial Institutions and Professional Registration by cashier's check or money order made payable to the Missouri State School Fund no later than January 25, 2013.

RECEIVED
JAN 22 2013
DEPT. OF INSURANCE,
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

DATED: 1/13/13 
AUTO INSURANCE EXPRESS
DBA INSURANCE PROVIDERS
By: PHILLIP EDWARDS, OWNER
License No. 8018537

DATED: 1/30/13 
MATT BARTON
Director, Division of Consumer Affairs

DATED: 2-4-13 
JOHN M. HUFF
Director, Department of Insurance, Financial
Institutions and Professional Registration

Return to:
Dennis Fitzpatrick
Department of Insurance, Financial Institutions & Professional Registration
P. O. Box 4001
Jefferson City, MO 65102