

DEPARTMENT OF INSURANCE, FINANCIAL CONTROL OF INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

AUG 2 5 2016

MO. DEPT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

IN RE: CHRISTOPHER TANNER P.O. BOX 575

WAYNESVILLE, MO 65583

TRACKING ID 273850

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Christopher Tanner 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" of the "Department"), 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 is charged with investigating producers and companies engaged in the business of insurance pursuant to Sections 374.085 and 374.190, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Christopher Tanner ("Tanner") has a resident individual producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Tanner's failure to remit an insured's premium payment into the proper account, which was not mailed to the company and applied within 30 days, which is a violation of 20 CSR 700-1.140(D) and subjects Tanner to enforcement action by the Director;

WHEREAS, Tanner has been informed of his right to counsel and of his right to contest any attempt by the Department to revoke his insurance producer license, and states that he understands his rights to contest any such actions;

AND WHEREAS, Tanner acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Consumer Affairs Division based on an additional violation of the insurance laws or regulations by Tanner, in which action the Director or the Consumer Affairs Division alleges that the violation described herein forms part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Tanner are committed knowingly, intentionally or in conscious disregard of the law, that he failed to remit an insured's premium payment into the proper account, which was not mailed to the company and applied within 30 days, and that such conduct violated 20 CSR 700-1.140(D);

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Tanner does hereby voluntarily and knowingly surrender and forfeit the sum of \$250.00 (two hundred fifty dollars), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Tanner shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than August 29, 2016.

The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations by Tanner, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Tanner's admissions contained in this Agreement as evidence that the acts described herein form part of a course of conduct, a business practice, or other such series of similar violations, or for purposes of showing that such later alleged acts are committed knowingly, intentionally or in conscious disregard of the law.

DATED: 8/23/16

DATED: 8/30/16

DATED: 8/30/16

License No. 0260415

Carrie Couch, Director Consumer Affairs Division

John M. Huff, Director

Department of Insurance, Financial Institutions and Professional Registration

Return original to: Karen Crutchfield Missouri Department of Insurance, Financial Institutions and Professional Registration PO Box 4001 Jefferson City, MO 65102