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MO. DEPT. OF INSURANCE,
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

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

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APR 24 2014

MO. DEPT. OF INSURANCE,
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION
TRACKING ID 216040

IN RE: BRYAN KEMP
2003 N. MAPLEVIEW CT.
COLUMBIA, MO 65202-9565

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Bryan Kemp 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, Bryan Kemp ("Kemp") has a resident individual insurance producer license and applied for a restricted to credit license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Kemp's failure to report a charge that was pending on his 2013 renewal application, which is a violation of Section 374.210.1(1), RSMo (Supp. 2013), and subjects Kemp to enforcement action by the Director;

WHEREAS, Kemp has been informed of his right to counsel and of his right to contest any attempt by the Department to refuse to issue a restricted to credit license, and states that he understands his rights to contest any such actions;

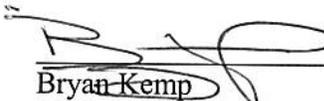
AND WHEREAS, Kemp, acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Consumer Affairs Division based on an additional violation of the insurance laws or regulations by Kemp, in which action the Director or the Consumer Affairs Division alleges that the violations described herein form part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Kemp are committed knowingly, intentionally or in conscious disregard of the law, that he failed to report a pending charge on his 2013 renewal application and that such conduct violated Section 374.210.1(1), RSMo;

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violations cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Kemp 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.

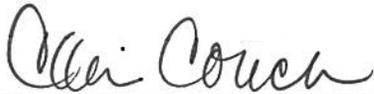
Kemp shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than April 28, 2014.

The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations by Kemp, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Kemp'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: 4/22/14


Bryan Kemp
License No. 8064481

DATED: 4/23/14


~~Matt Barton, Director~~ Carrie Couch, Acting Division Director
Consumer Affairs Division

DATED: 4-28-14


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