# DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

In Re: James S. Baldwin
PO Box 622
Kearney, MO 64060

Tracking Number 150356(e)

VOLUNTARY FORFEITURE

It is hereby agreed by James Baldwin (Baldwin) 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 Sections 374.085 and 374.190, RSMo and is

authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Baldwin is licensed as an insurance producer with the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 374 and 375, RSMo;

WHEREAS, information has been received by the Consumer Affairs Division that Baldwin failed to return premiums and/or refunds in a timely manner. This conduct constitutes grounds for discipline under Section(s) 375.141.1(5) and (8), RSMo (Supp. 2011) and subjects Baldwin to enforcement action by the Director;

WHEREAS, Baldwin has been informed of the nature of the violations, of his right to counsel and of his right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to discipline his license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that he understands his 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 the license of Baldwin, or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Baldwin does hereby voluntarily and knowingly surrender and forfeit the sum of **$1250.00**, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Baldwin 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 March 9, 2012.

DATED: February 16, 2012

James Steven Baldwin
Producer No. 108747

DATED: 3.13.12

Matt Barton, Director
Division of Consumer Affairs

DATED: 3-15-12

John M. Huff, Director
Department of Insurance, Financial
Institutions, and Professional Registration

Please return original to:
Jodi Lehman
Missouri Department of Insurance
PO Box 690
Jefferson City, MO 65102