DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

Our File Number 09A000050

IN RE: KEVIN P. BERG
RURAL COMMUNITY INSURANCE SERVICES
3501 THURSTON AVE
ANOKA MN 55303

VOLUNTARY FORFEITURE

It is hereby agreed by RURAL COMMUNITY INSURANCE SERVICES 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 2000 and is authorized by the Director to recommend enforcement action under the laws relating to insurance.

WHEREAS, RURAL COMMUNITY INSURANCE SERVICES is licensed as a

business entity insurance 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 RURAL COMMUNITY INSURANCE SERVICES violated our insurance laws and is subject to enforcement action by the Director for the following:

1. Violation of 20 CSR 700-1.010(2)(B)2 and Section 375.015.5 RSMo (Cum. Supp. 2008) failed to notify the director within twenty working days of a change of information regarding the appointment of John Tebbs as a licensed producer for Rural Community Insurance Services, which is grounds for discipline under Sections 375.141.1(2) and 375.145.1 RSMo (Cum. Supp. 2008);

2. Demonstrated incompetence in the conduct of business in this state for allowing John Tebbs to sign documents for unlicensed producers with B R Knuckles Agency and Crop Insurance Agency, which is a violation of and grounds for discipline under Sections 375.141.1(8) and 375.145.1 RSMo (Cum. Supp. 2008);

3. Accepted business from unlicensed individuals, Barbara Rogers, Brenda Rector, Jason Works, and Jerry Wigglesworth, who conducted insurance business and signed insurance documents in the State of Missouri, which is a violation of and grounds for discipline under Sections 375.141.1(12) and 375.145.1 RSMo (Cum. Supp. 2008).

WHEREAS, RURAL COMMUNITY INSURANCE SERVICES has been informed of the nature of their violations, of their right to counsel and of their right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to discipline their insurance producer license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that they understand their 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 RURAL COMMUNITY INSURANCE SERVICES or to impose any other penalties provided for by statute for the above-described violations, after being afforded the

opportunity to consult legal counsel, RURAL COMMUNITY INSURANCE SERVICES, does hereby voluntarily and knowingly surrender and forfeit the sum of $2,500.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

RURAL COMMUNITY INSURANCE SERVICES 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 June 25, 2009.

DATED: 6/25/09

KEVIN P. BERG
Chief Operating Officer
RURAL COMMUNITY INSURANCE SERVICES

DATED: 7/1/2009

ANGELA L NELSON
Division Director

DATED: 7-13-09

JOHN M HUFF
Director

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