DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: KEITH BERG
319 CALLIOPE PLACE
ST. LOUIS, MO 63017

Our File Number 08A000695

VOLUNTARY FORFEITURE

It is hereby agreed by Keith A. Berg 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 Chapter 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, Keith A. Berg is licensed as an insurance producer by the

Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapter 375, RSMo;

WHEREAS, information has been received by the Consumer Affairs Division concerning Keith A. Berg, which alleges that Mr. Berg signed the application of Bertha Redden-Bradley as the selling agent when he did not complete the application, subjecting him to enforcement action by the Director;

WHEREAS, Keith A. Berg has been informed of the nature of his 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 insurance producer 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 or suspend the insurance producer license of Keith A. Berg or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Keith A. Berg, does hereby voluntarily and knowingly surrender and forfeit the sum of $1000.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

RECEIVED
MAY 15 2009
DEPT OF INSURANCE,
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

Keith A. Berg 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 April 29, 2009.

DATED: 5-14-09
payment date or per: conversation.

Keith A. Berg
Producer

DATED: 5/21/09

Mary Kempker
Consumer Affairs Division Director

DATED: 5-27-09

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

Please return to:
Diana Brady
Missouri Department of
Insurance, Financial
Institutions and Professional
Registration
PO Box 4001
Jefferson City, MO 65102