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DEPT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

STATE OF MISSOURI

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

In Re: Bernadette Johnson
293 Sentinel Avenue
Newtown, PA 18940

File Number 90598

VOLUNTARY FORFEITURE

It is hereby agreed by Bernadette Johnson 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 2000 and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Bernadette Johnson has applied to renew her license as a nonresident 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 Bernadette Johnson failed to report an administrative action within thirty days of the final disposition of the matter, which is grounds for discipline under Section 375.141.6 RSMo (Cum. Supp. 2008), subjecting Bernadette Johnson to enforcement action by the Director;

WHEREAS, Bernadette Johnson has been informed of the nature of the violation, of her right to counsel and of her right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to discipline her license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that she understands her 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 deny the renewal license of Bernadette Johnson, or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Bernadette Johnson does hereby voluntarily and knowingly surrender and forfeit the sum of $250.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Bernadette Johnson 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 February 16, 2010.

DATED: 2/8/2010

Bernadette Johnson, Producer

DATED: 2/24/2010

Angela L Nelson,
Director of Consumer Affairs

DATED: 2.25.10

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

Please return original to:
Karen Crutchfield
PO Box 4001
Jefferson City, MO 65102