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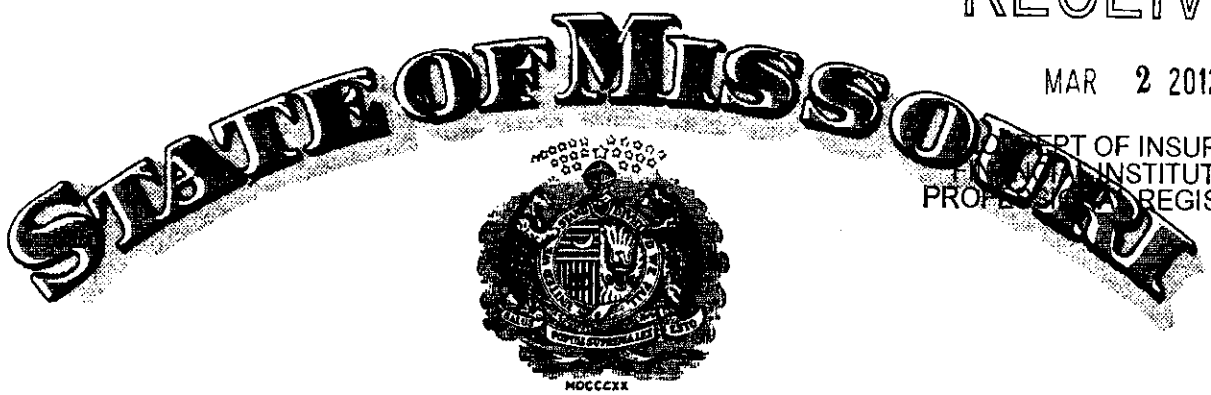
DEPT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION



DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: KEVIN A. BRADFORD
344 BEHLMANN MEADOWS WAY
FLORISSANT, MO 63037-2867

TRACKING ID: #147489 (e)

VOLUNTARY FORFEITURE

It is hereby agreed by Kevin A. Bradford ("Bradford") 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, Bradford is licensed as an insurance producer by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 375, RSMo;

WHEREAS, Bradford was the licensed producer who knowingly wrote insurance policies for Denym Property Management, Everett Anderson d/b/a EBA's Builders Remodeling, Suzette Victorian d/b/a Suz's Spots for Tots, LLC, J&J Dance, LLC d/b/a Laverne School of Dance;

WHEREAS, Bradford collected annual insurance premiums for each of the listed organizations and fail to remit the payments to the insurance companies, but instead the funds were used for other purposes, due to the financial condition of his agency;

WHEREAS, Bradford then attempted to finance the premiums owed the insurance companies through two finance organizations (NCMIC Finance Corporation & Premium Financing Specialist);

WHEREAS, Bradford took these action without the consent of the insured and in at least one case (Suz's Spots for Tots) listed with the premium finance company, his home address (344 Behlmann Meadow Way) as the business' mailing address.

WHEREAS, the information received by the Consumer Affairs Division concerning the actions of Bradford violates Section 375.144 RSMo (Supp 2011) and is grounds for discipline under Section 375.141.1(2)(4)(5)(8), subjecting him to enforcement action by the Director;

WHEREAS, Bradford 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 right 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 Kevin Bradford or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Bradford, does hereby voluntarily and knowingly surrender and forfeit the sum of one thousand dollars ($1,000.00), such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo. (Supp 2011)

Kevin Bradford 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 **Monday, April 16, 2012**.

DATED: 2-29-12

Kevin A. Bradford (Lic# 0391492)
Producer

DATED: 5.15.12

Matt Barton, Director
Consumer Affairs Division

DATED: 5-17-12

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

Return to:
Missouri Department of Insurance
Attn: E.J. Jackson, Investigator
P O Box 690
Jefferson City, MO 65102