

# STATE OF MISSOURI



## DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

RECEIVED  
APR 10 2014  
DEPT. OF INSURANCE,  
FINANCIAL INSTITUTIONS &  
PROFESSIONAL REGISTRATION

IN RE: DANNY HARRIS  
HARRIS FINANCIAL SERVICES, INC.  
2505-F LEXINGTON DRIVE  
JEFFERSON CITY, MO 65109

MO. DEPT. OF INSURANCE,  
FINANCIAL INSTITUTIONS &  
PROFESSIONAL REGISTRATION  
TRACKING ID: 2089938  
APR 10 2014

RECEIVED

### VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Danny Harris, Harris Financial Services, Inc. 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" of the "Department"), 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 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, Danny Harris ("Harris") was an owner/officer of Harris Financial Services, Inc. ("Harris Financial"), a business entity producer that was formerly licensed with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, Harris and Harris Financial have applied to renew a resident individual insurance producer license and a business entity producer license, respectively, with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information that Harris and Harris Financial conducted insurance business while unlicensed, which is a violation of 20 CSR 700-1.020(2)(A), and subjects Harris and Harris Financial to enforcement action by the Director;

WHEREAS, Harris and Harris Financial have been informed of their right to counsel and of their right to contest any attempt by the Department to refuse to renew the insurance producer license and business entity producer license, and state that they understand their rights to contest any such actions;

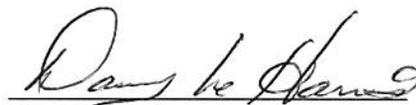
AND WHEREAS, Harris and Harris Financial, acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Consumer Affairs Division based on an additional violation of the insurance laws or regulations by Harris and Harris Financial, in which action the Director or the Consumer Affairs Division alleges that the violations described herein form part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Harris and Harris Financial are committed knowingly, intentionally or in conscious disregard of the law, that they conducted insurance business while not licensed and that such conduct violated 20 CSR 700-1.020(2)(A);

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violation(s) cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Harris and Harris Financial do hereby voluntarily and knowingly surrender and forfeit the sum of \$1,000 (one thousand dollars), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Harris shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than April 7, 2014.

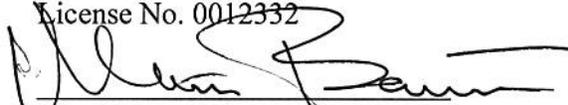
The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations by Harris and Harris Financial, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Harris's admissions contained in this Agreement as evidence that the acts described herein form part of a course of conduct, a business practice, or other such series of similar violations, or for purposes of showing that such later alleged acts are committed knowingly, intentionally or in conscious disregard of the law.

DATED: 3-27-2014



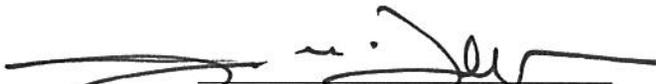
Danny Harris  
License No. 0217677  
Harris Financial Services, Inc.  
License No. 0012332

DATED: 4.10.14



Matt Barton, Director  
Consumer Affairs Division

DATED: 4-10-14



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