DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: DORON STERLING
1002 E. NEWPORT CENTER DR. STE. 200
DEERFIELD BEACH, FL 33442-7752

TRACKING ID 248507

RECEIVED

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Doron Sterling 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, information has been received concerning Doron Sterling's ("Sterling's") failure to report his criminal history on his nonresident license application and failure to report a Florida license denial within thirty days of the final disposition of the matter, which are violations of Sections 374.210.1(1) and 375.141.6, RSMo (Supp. 2013);

WHEREAS, Sterling has been informed of his right to counsel and of his right to contest any attempt by the Department to revoke his insurance producer license, and states that he understands his rights to contest any such actions;

AND WHEREAS, Sterling 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 Sterling, 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 Sterling are committed knowingly, intentionally or in conscious disregard of the law, that he failed to report his criminal history on his Missouri application and he failed to report a license denial from another state, and that such conduct violated Sections 374.210.1(1) and 375.141.6, RSMo;

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Sterling does hereby voluntarily and knowingly surrender and forfeit the sum of $500.00 (five hundred dollars), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Sterling 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 August 21, 2015.

The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations by Sterling, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Sterling'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: 8/17/15

Doron Sterling
License No. 0413903

DATED: 8/24/15

Carrie Couch, Acting Director
Consumer Affairs Division

DATED: 8.24.15

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

Return original to:
Karen Crutchfield
Missouri Department of Insurance,
Financial Institutions and Professional Registration
PO Box 4001
Jefferson City, MO 65102