HAND CARRIED

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

RECEIVED
MAR 09 2010
DEPT. OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

IN RE: DARREL R. OHRENBERG
#7 M Street
Lake Lotawana, Missouri 64086

Our File Number 09A000758

SCANNED
MAR 17 2010
BY_____

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by DARREL OHRENBERG and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, John M. Huff, or his successor, 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 Section 374.085, RSMo 2000 and is authorized by the Director to recommend enforcement action

under the laws relating to insurance.

WHEREAS, DARREL OHRENBERG has been licensed in Missouri as a resident insurance producer since 1979 under License PR175319 by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapter 375, RSMo;

WHEREAS, the investigation by the Consumer Affairs Division revealed:

1. DARREL OHRENBERG promoted himself to consumers as a "Senior Specialist" by using that self-appointed title on his business card not having completed any approved training or course of study which might justify the use of a title or designation.

2. DARREL OHRENBERG recommended and sold an annuity contract to a Missouri consumer but failed to provide the contract after issue. The consumer notified the issuer four months after the purchase that the annuity had not been provided and the deposited funds were returned to the consumer.

3. DARREL OHRENBERG's non-resident insurance producer license had been revoked by the Kansas Insurance Department, effective November 13, 2009, for his failure to provide requested information regarding a consumer complaint in that jurisdiction.

4. DARREL OHRENBERG failed to notify the Department of Insurance, Financial Institutions and Professional Registration within thirty days of the final disposition of the Kansas disciplinary action.

The activity by DARREL OHRENBERG which is set out above, subjects him to enforcement action by the Director for the following violations:

Section 375.144(3), RSMo (Cum. Supp. 2009), It is unlawful for any person, in connection with the offer, sale, solicitation, or negotiation of insurance, directly or indirectly, to engage in any pattern or practice of making any false statement of material fact;

20 CSR 700-1.140(1)(C), Every insurance producer shall provide every purchaser of a personal insurance policy with written evidence of coverage at the time coverage is bound or the policy is issued, whichever occurs earlier, or as soon after as is reasonably possible, but in no event later than thirty (30) days after the date coverage is bound or the policy is issued;

20 CSR 700-1.140(6) It shall be a dishonest or unethical practice in the business of insurance for an insurance producer to use a senior-specific certification or professional designation that indicates or implies in such a way as to mislead a purchaser or prospective purchaser that the insurance producer has special certification or training in advising or servicing seniors in connection with the solicitation, sale, or negotiation of an insurance product, or in the provision of advice as to the value of or advisability of purchasing or selling an insurance product, either directly or indirectly through publications or writings, or by issuing or promulgating analyses or reports related to an insurance product; and

Section 375.141.6, RSMo (Cum. Supp. 2009), An insurance producer shall report to the director any administrative action taken against the producer in another jurisdiction or by another governmental agency in this state within thirty days of the final disposition of the matter; each of which are grounds for discipline under Section 375.141.1(2), RSMo (Cum. Supp. 2009).

WHEREAS, DARREL OHRENBERG 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 DARREL OHRENBERG or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, DARREL OHRENBERG, does hereby voluntarily and knowingly surrender and forfeit the sum of one thousand five hundred dollars ($1,500.00), such sum to be paid to the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

DARREL OHRENBERG 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 Friday, March 26, 2010.

DATED: 3/9/10

DARREL R. OHRENBERG
Producer

DATED: 3/10/2010

ANGELA L. NELSON
Division Director

DATED: 3-12-10

JOHN M. HUFF
Director

Return to:
Department of Insurance, Financial Institutions & Professional Registration
Attn: Ron Harrod
P. O. Box 4001
Jefferson City, MO 65102