STATE OF MISSOURI

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DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

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MO. DEPT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

IN RE: KRISTOPHER W. MILLER
3706 S. TOPEKA BLVD. #400
TOPEKA, KS 66609

TRACKING ID 220290 ES

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Kristopher W. Miller 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, Kristopher W. Miller ("Miller") has applied to receive a non-resident

individual insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Miller's failure to disclose an administrative action against his producer's license in the state of Georgia, which is a violation of Section 374.210.1(1), RSMo (Supp. 2013), and subjects Miller to enforcement action by the Director;

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

AND WHEREAS, Miller, 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 any additional violation of the insurance laws or regulations by Miller, 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 Miller are committed knowingly, intentionally or in conscious disregard of the law, that he failed to disclose the Georgia administrative action in his application, and that such conduct violated Section 374.210.1(1), 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, Miller does hereby voluntarily and knowingly surrender and forfeit the sum of two hundred fifty dollars ($250.00), such sum to be paid into the State School Moneys Fund pursuant to Sections

374.046 and 374.280, RSMo.

Miller 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 **Wednesday, July 16, 2014**.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Miller, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Miller'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: 6/26/14

Kristopher W. Miller
License No. 0195471

DATED: 7/1/14

Carrie Couch, Acting Director
Consumer Affairs Division

DATED: 7.3.14

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

Return original to:
E.J. Jackson, Special Investigator
Missouri Department of Insurance,
Financial Institutions and Professional Registration
PO Box 4001
Jefferson City, MO 65102