STATE OF MISSOURI

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

RECEIVED
MAR 12 2010
DEPT. OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

In Re: Robert Kaiser
551 Park Avenue Ste. 4
Scotch Plains, NJ 07076-1768

File Number 91850

VOLUNTARY FORFEITURE

It is hereby agreed by Robert Kaiser 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 2000 and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Robert Kaiser has applied for his renewal license as a nonresident producer with the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 374 and 375, RSMo;

WHEREAS, information has been received by the Consumer Affairs Division that Robert Kaiser failed to correctly answer on the license application that he was the subject of an administrative action from the state of New York, which is grounds for discipline under Section 375.141.1(1) RSMo (Cum. Supp. 2008), subjecting Robert Kaiser to enforcement action by the Director;

WHEREAS, Robert Kaiser has been informed of the nature of the violation, of his right to counsel and of his right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to refuse his 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 deny the license of Robert Kaiser, or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Robert Kaiser does hereby voluntarily and knowingly surrender and forfeit the sum of $250.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Robert Kaiser 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 February 16, 2010.

DATED: 3/8/2010

Robert A Kaiser

Robert Kaiser, Applicant

DATED: 3/19/2010

Angela L Nelson

Angela L. Nelson,
Director of Consumer Affairs

DATED: 3.22.10

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

Please return original to:
Karen Crutchfield
PO Box 4001
Jefferson City, MO 65102