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DEPT OF INSURANCE
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

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

Our File Number 111337
Tracking Number 118098(e)

IN RE: Thomas Knott
121 NE 201 Road
Clinton MO 64735

VOLUNTARY FORFEITURE

It is hereby agreed by THOMAS KNOTT 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 (2000), 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, THOMAS KNOTT is licensed as an insurance producer by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapter 375, RSMo (2000);

WHEREAS, the investigation by the Consumer Affairs Division revealed THOMAS KNOTT violated our insurance laws and is subject to enforcement action by the Director for the following:

1. Grounds exist under Section 375.141.1(2) RSMo (Supp. 2009), for the violation of 20 CSR 700-1.140(1)(A), Every insurance producer shall handle every application for new coverage under a personal insurance policy and every request for amendments to an existing policy in a manner which will secure the new or amended coverage as soon as is reasonably possible, unless a longer time is permitted under a written agreement between the licensee and the insured or prospective insured. If within thirty (30) days of the original application for insurance the licensee has not yet secured an insurer willing to provide coverage, the licensee immediately shall inform the prospective insured of this fact in writing.
2. Section 375.141.1 RSMo (Supp. 2009), the director may suspend, revoke, refuse

to issue or refuse to renew an insurance producer license for any one or more of the following causes:

(2) Violating any insurance laws, or violating any regulation, subpoena or order of the director or of another insurance commissioner in any other state; and

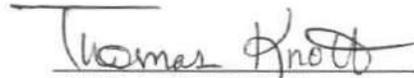
(8) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.

WHEREAS, THOMAS KNOTT 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;

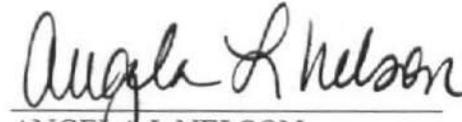
NOW, THEREFORE, in lieu of the institution by the Department of Insurance, Financial Institutions and Professional Registration of any action to revoke or suspend the insurance producer license of THOMAS KNOTT or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, THOMAS KNOTT, does hereby voluntarily and knowingly surrender and forfeit the sum of \$200.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo (2000).

THOMAS KNOTT 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 January 24, 2011.

DATED: January 20th 2011


THOMAS KNOTT
Producer

DATED: 2/3/2011


ANGELA L NELSON
Director, Division of Consumer
Affairs

DATED: 2-8-11


JOHN M HUFF
Director, Department of Insurance,
Financial Institutions & Professional
Registration

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