DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

Our File Number 118174(c)
Tracking #120779(e)

IN RE: KIRK W. KRUEGER
KRUEGER & JAMES INSURANCE AGENCY
1126 SWIFT
NORTH KANSAS CITY MO 64116

VOLUNTARY FORFEITURE

It is hereby agreed by KRUEGER & JAMES INSURANCE AGENCY 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 Section

374.085, RSMo 2000 and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, KRUEGER & JAMES INSURANCE AGENCY is licensed as a business entity producer by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapter 375, RSMo;

WHEREAS, the investigation by the Consumer Affairs Division revealed KRUEGER & JAMES INSURANCE AGENCY violated our insurance laws and is subject to enforcement action by the Director for the following:

> Under Section 375.141.1(8) RSMo (Supp. 2010), the director may suspend, revoke, refuse to issue or refuse to renew an insurance producer license. Specifically, the investigation finds that KRUEGER & JAMES INSURANCE AGENCY added a "Special Physical Damage" coverage for comprehensive and collision repair to policyholders' policies without prior consent of the policyholder.

WHEREAS, KRUEGER & JAMES INSURANCE AGENCY has been informed of the nature of their violations, of their right to counsel and of their right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to discipline their insurance producer license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that they understands their 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 business entity producer license of KRUEGER & JAMES INSURANCE AGENCY or to

impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, KRUEGER & JAMES INSURANCE AGENCY, 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.

KRUEGER & JAMES INSURANCE AGENCY 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 April 7, 2011.

DATED: 3/29/2011

KIRK W. KRUEGER
Owner/Officer
KRUEGER & JAMES INSURANCE AGENCY

DATED: 4/9/11

ANGELA L. NELSON
Director, Division of Consumer Affairs

DATED: 4-18-11

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