



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

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

In Re: Kristine Moss
1532 Athens Drive
St. Peters, MO 63376

Tracking ID 167792e

VOLUNTARY FORFEITURE

It is hereby agreed by Kristine Moss 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 and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Kristine Moss is licensed as a resident producer by 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 subjects Kristine Moss to enforcement action by the Director, for violations of the following regulations:

1. 20 CSR 700-1.020 (1) (A) (2011), Unless otherwise specifically provided by section 375.012, RSMo, no person shall solicit an insurance contract in Missouri unless s/he is a licensed insurance company, its employee or an insurance producer.
2. 20 CSR 700-1.020 (2) (A) (2011), Unless otherwise specifically provided by section 375.012, RSMo, no person shall negotiate an insurance contract between an insurance and a third party in Missouri unless s/he is a licensed insurance company, its employee or an insurance producer.
3. 20 CSR 700-1.020 (3) (A) (2011), Unless otherwise specifically provided by section 375.012, RSMo, no person shall sell an insurance contract in Missouri unless s/he is a licensed insurance company, its employee or an insurance producer.

Grounds exist for discipline under the following:

1. Section 375.141.1 (2), RSMo (Supp. 2011), Violating any insurance laws, or violating any regulation, subpoena or order of the director or of another insurance commissioner in any other state;
2. Section 375.141.1 (12), RSMo (Supp. 2011), Knowingly acting as an insurance producer when not licensed or accepting insurance business from an individual knowing that person is not licensed;

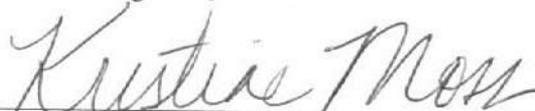
WHEREAS, Kristine Moss has been informed of the nature of her violations, of her right to counsel and of her right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to discipline her resident producer license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that she understands

her 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 license of Kristine Moss, or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Kristine Moss, does hereby voluntarily and knowingly surrender and forfeit the sum of \$1,000.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Kristine Moss 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 August 3, 2012.

DATED: 7/27/12


Kristine Moss
License Number 0195159

DATED: 8/1/12


Matt Barton, Division Director
Consumer Affairs Division

DATED: 8-3-12


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

Return to:
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