DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

Our File Number 107697(c)
Tracking Number 112709(e)

IN RE: Raymon Scott Pearson
Krueger & James Insurance Agency
1126 Swift Ave.
North Kansas City MO 64116

RECEIVED
MAR 14 2011
DEPT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

VOLUNTARY FORFEITURE

It is hereby agreed by RAYMON SCOTT PEARSON 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, RAYMON SCOTT PEARSON 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 RAYMON SCOTT PEARSON violated our insurance laws and is subject to enforcement action by the Director for the following:

> Grounds for discipline exist under 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:
>
> (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, RAYMON SCOTT PEARSON 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 RAYMON SCOTT PEARSON or to impose any other penalties provided for by statute for the above-described violations, after being afforded

the opportunity to consult legal counsel, RAYMON SCOTT PEARSON, does hereby voluntarily and knowingly surrender and forfeit the sum of $500.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo (2000).

RAYMON SCOTT PEARSON 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 March 16, 2011.

DATED: 3-11-11

RAYMON SCOTT PEARSON
Producer

DATED: 3-22-2011

ANGELA L NELSON
Director, Division of Consumer Affairs

DATED: 3-30-11

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

Jeremiah W. (Jay) Nixon
Governor
State of Missouri

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

CONSUMER AFFAIRS DIVISION

February 23, 2011

Raymon Scott Pearson
Krueger & James Insurance Agency
1126 Swift Ave
North Kansas City MO 64116

Re: Our file number: 107697(c), Tracking #112709(e)

Dear Mr. Pearson:

We have concluded our investigation regarding your business practices with Dustin Sears and Melinda Maucelli. The investigation has revealed grounds for discipline from your providing incomplete information on their property applications. You did not report a pet present on the property, a wood burning stove, and wrote a dwelling property as a homeowner property. You also did not inspect two properties prior to submitting applications. The grounds for discipline are as follows:

> 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:
>
> (8) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.
>
> **Forfeiture $500.00**

If you believe we have failed to consider any information, please let us know immediately. If you do not wish to resolve this matter through a Voluntary Forfeiture Agreement, we are prepared to refer this matter to our Legal Section for further action. Be aware that your agreement to a Voluntary Forfeiture may be considered an administrative action and you may be required to report this to other states in which you are licensed.

Enclosed is a Voluntary Forfeiture Agreement in the amount of $500.00. Please date,

sign, and return the original document with a cashier's check or money order made payable to the Missouri State School Fund. Please return the original to me on or before March 16, 2011.

Sincerely,

/s/Dennis A. Fitzpatrick, AINS
Special Investigator
Missouri Department of Insurance, Financial Institutions and Professional Registration
573-526-4566 – Office
573-522-3630 – Fax
Dennis.Fitzpatrick@insurance.mo.gov

Enclosure

Raymon Scott Pearson
INV/DF 3/14

THIS DOCUMENT HAS AN ARTIFICIAL WATERMARK PRINTED ON THE BACK. THE FRONT OF THE DOCUMENT HAS A MICRO-PRINT SIGNATURE LINE. ABSENCE OF THESE FEATURES WILL INDICATE A COPY.

PREMIER Bank

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6401

REMITTER
KRUEGER & JAMES INSURANCE AGENCY

5-709
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March 11, 2011

PAY TO THE ORDER OF ** MISSOURI STATE SCHOOL FUND $ *500.00*

PAY EXACTLY $500 DOL 00 CTS DOLLARS

DRAWER: PREMIER BANK

OFFICIAL CHECK

ISSUED BY: MONEYGRAM PAYMENT SYSTEMS, INC.
P.O. BOX 9476, MINNEAPOLIS, MN 55480
DRAWEE: THE BANK OF NEW YORK MELLON
EVERETT, MA

MP

Amy Breshears
MP
TWO SIGNATURES REQUIRED

⑈177424⑈ ⑆011000709⑆016001036509 4⑈

OK TO RUN
MAR 15 2011
1621
DF