

STATE OF MISSOURI



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OCT 03 2014

DEPT OF INSURANCE,
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

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OCT 06 2014

MO. DEPT OF INSURANCE,
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

IN RE: ROBERT KAISER
1906 WESTFIELD AVE. STE. A
SCOTCH PLAINS, NJ 07076

TRACKING ID 226523

VOLUNTARY FORFEITURE AGREEMENT

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" of the "Department"), 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 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, Robert Kaiser ("Kaiser") has applied to receive a nonresident individual insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Kaiser's failure to report two administrative actions on his license application, which is a violation of Section 374.210.1(1), RSMo (Supp. 2013), and subjects Kaiser to enforcement action by the Director;

WHEREAS, Kaiser has been informed of his right to counsel and of his right to contest any attempt by the Department to refuse to issue his insurance producer license, and states that he understands his rights to contest any such actions;

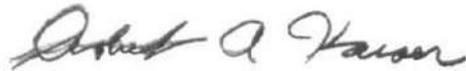
AND WHEREAS, Kaiser acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Consumer Affairs Division based on an additional violation of the insurance laws or regulations by Kaiser, in which action the Director or the Consumer Affairs Division alleges that the violation described herein forms part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Kaiser are committed knowingly, intentionally or in conscious disregard of the law, that he failed to report two administrative actions and that such conduct violated Section 374.210.1(1), RSMo;

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Kaiser does hereby voluntarily and knowingly surrender and forfeit the sum of \$500.00 (five hundred dollars), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Kaiser shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than October 8, 2014.

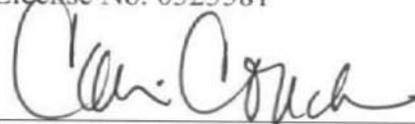
The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations by Kaiser, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Kaiser's admissions contained in this Agreement as evidence that the acts described herein form part of a course of conduct, a business practice, or other such series of similar violations, or for purposes of showing that such later alleged acts are committed knowingly, intentionally or in conscious disregard of the law.

DATED: 9-30-14



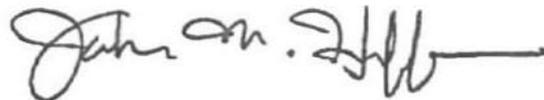
Robert Kaiser
License No. 0323581

DATED: 10/7/14



Carrie Couch, Acting Director
Consumer Affairs Division

DATED: 10/8/14



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

Return original to:
Karen Crutchfield
Missouri Department of Insurance,
Financial Institutions and Professional Registration
PO Box 4001
Jefferson City, MO 65102