

# STATE OF MISSOURI



## DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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DEPT OF INSURANCE  
FINANCIAL INSTITUTIONS &  
PROFESSIONAL REGISTRATION

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

IN RE: RICHARD MODER  
100 CHESTERFIELD BUSINESS PKWY  
STE 200  
CHESTERFIELD, MO 63005

TRACKING ID 234191E

### VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Richard Moder ("Moder") 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, Moder has a resident insurance producer license with the

Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received Moder's admission that he gave gift cards valued at seventy – five dollars (\$75.00) to clients and/or potential clients for doing business with him or meeting with him, which is a violation of Section 375.936.(9)(a), RSMo (Supp. 2014), and subjects Moder to enforcement action by the Director;

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

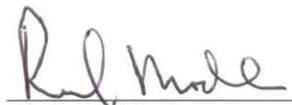
AND WHEREAS, Moder acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Consumer Affairs Division based on an additional violation of the insurance laws or regulations by Moder, in which action the Director or the Consumer Affairs Division alleges that the violations described herein form part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Moder are committed knowingly, intentionally or in conscious disregard of the law, by providing rebates in violation of Section 379.936.(9)(a), RSMo (Supp. 2014);

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, Moder does hereby voluntarily and knowingly surrender and forfeit the sum of one thousand dollars (\$1000.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Moder 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 January 26, 2015.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Moder, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Moder'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: 1-24-2015

  
Richard Moder  
License No. 0101130

DATED: 1/28/15

  
Carrie Couch, Acting Director  
Consumer Affairs Division

DATED: 2-2-15

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

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

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