

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

RECEIVED
JUN 23 2009

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

DEPT OF INSURANCE
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

IN RE: KEVIN RITROVATO
12538 Pine Drive
ST. GENEVIEVE MO 63670

Our File Number 09A000307

VOLUNTARY FORFEITURE

It is hereby agreed by Kevin Ritrovato 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 Chapter 374, RSMo, include the supervision and regulation of the business of bail bonds;

WHEREAS, the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration is charged with investigating bail bond applications, bail bond agents and general bail bond agents in the bail bond business pursuant to Section 374.085, RSMo 2000 and Section 374.764 RSMo (Cum. Supp. 2008) and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Kevin Ritrovato is an applicant for a bail bond license;

WHEREAS, information has been received by the Consumer Affairs Division concerning Kevin Ritrovato's violation of Section 374.755.1 (3) RSMo (Cum. Supp. 2008) - Use of fraud, deception, misrepresentation or bribery in securing any license by the failure to disclose a 1999 misdemeanor court action in St. Genevieve County and Section 374.755.1 (6) RSMo (Cum. Supp. 2008) and 20 CSR 100-4.100 (2) (A) - by failing to respond to a departmental inquiry in a timely manner regarding his bail bond application, subjecting him to enforcement action by the Director;

WHEREAS, Kevin Ritrovato has been informed of the nature of his violation, of his right to counsel and of his right to contest any attempt by the Department of Insurance, Financial Institutions, and Professional Registration to refuse to issue his bail bond 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 deny the application of a bail bond license of Kevin Ritrovato or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Kevin Ritrovato, 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.

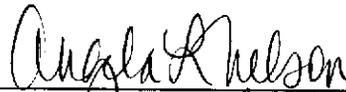
Kevin Ritrovato shall submit this sum to the Department of Insurance, Financial Institutions and Professional Registration, by cashier's check or money order made payable to the Missouri State School Fund no later than July 6, 2009.

DATED: 6-22-09



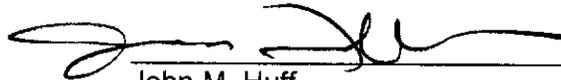
Kevin Ritrovato
Bail Bond Applicant

DATED: 6-29-2009



~~Mary Kempker~~ Angela L. Nelson
Consumer Affairs Division Director

DATED: 6.30.09



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

Please submit this form along with payment to:

Missouri Department of Insurance
Attention: Les Hogue
P O Box 4001
Jefferson City, MO 65102-0690
(573) 526-3410