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DEPT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

STATE OF MISSOURI

MDCCCXX

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

Our File Number 09A000050

IN RE: BARBARA ROGERS
B R KNUCKLES INSURANCE AGENCY
P. O. BOX 126
ELKTON, KY 42220

VOLUNTARY FORFEITURE

It is hereby agreed by B R KNUCKLES INSURANCE AGENCY 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 Section

374.085, RSMo 2000 and is authorized by the Director to recommend enforcement action under the laws relating to insurance.

WHEREAS, B R KNUCKLES INSURANCE AGENCY is licensed as a business entity insurance producer by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapter 375, RSMo;

WHEREAS, the investigation by the Consumer Affairs Division revealed B R KNUCKLES INSURANCE AGENCY violated our insurance laws and is subject to enforcement action by the Director for the following:

> Violation of 20 CSR 700-1.020 and Section 375.015.2 RSMo (Cum. Supp. 2008), by failing to obtain a business entity producer license before transacting insurance business in the State of Missouri during the calendar years 2005 and 2006, which is grounds for discipline under Sections 375.141.1(2) and 375.145.1 RSMo (Cum. Supp. 2008).

WHEREAS, B R KNUCKLES INSURANCE AGENCY has been informed of the nature of its violations, of its right to counsel and of its right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to discipline its insurance producer license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that it understands its 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 B R KNUCKLES INSURANCE AGENCY or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, B R KNUCKLES INSURANCE AGENCY, 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.

B R KNUCKLES INSURANCE AGENCY 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 June 18, 2009.

DATED: 6-12-09

Barbara Rogers
BARBARA ROGERS, Owner/Officer
B R KNUCKLES INSURANCE AGENCY

DATED: 6-18-2009

Angela Nelson
~~MARY KEMPKER~~ Angela Nelson
Division Director

DATED: 6-25-09

JOHN M HUFF
Director

Return to:
Department of Insurance, Financial Institutions & Professional Registration
Attn: Dennis Fitzpatrick
P. O. Box 4001
Jefferson City, MO 65102