

RECEIVED
SEP 05 2008
DEPT OF INSURANCE
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION



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

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

IN RE: HUDSON LOHSE ROUSE
DOHERTY, DUGGAN &
ROUSE INSURORS
2301 DAWSON ROAD
PO BOX 71628
ALBANY GA 31707

Our File Number 08A000253

RECEIVED
SEP 10 2008

VOLUNTARY FORFEITURE

MO. DEPT OF INSURANCE,
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

It is hereby agreed by Hudson Lohn Rouse and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Linda Bohrer is the duly appointed Acting 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, Hudson Lohn Rouse has applied for a non-resident insurance producer license with the Department of Insurance, Financial Institutions and Professional Registration;

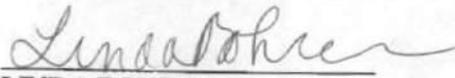
WHEREAS, information has been received by the Consumer Affairs Division concerning the application of Hudson Lohn Rouse, which alleges that Hudson Lohn Rouse answered "no" to background question #1, "Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime?" on the producer application. Rouse was convicted of the crimes of possession of marijuana in 2000 and driving under the influence in 1996 and 1999. Additionally, Hudson Lohn Rouse answered "no" to background questions #2, "Have you or any business in which you are or were an owner, partner, officer or director, or member or manager of limited liability company, ever been involved in an administrative proceeding regarding any professional or occupational license, or registration?" Rouse entered into a Consent Order with the state of Georgia, Department of Insurance in 2005. These misstatements on the producer application are a violation of Section 375.141.1(1), RSMo (Cum. Supp. 2007), and subject him to enforcement action by the Director;

WHEREAS, Hudson Lohn Rouse 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 refuse 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;

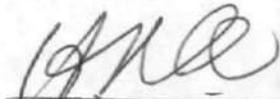
NOW, THEREFORE, in complete settlement of the investigation in File Number 08A000253, in lieu of the institution by the Department of Insurance, Financial Institutions and Professional Registration of any action to refuse the insurance producer application of Hudson Lohn Rouse or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Hudson Lohn Rouse, without any admission of a violation of the law, does hereby voluntarily and knowingly surrender and forfeit the sum of five hundred dollars (\$500), such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Hudson Lohn Rouse 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 1, 2008.

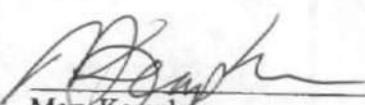
DATED: 9/15/08


LINDA BOHRER
Acting Director

DATED: 9/2/08


Hudson Lohn Rouse

DATED: 9/11/08


Mary Kempker
Director
Consumer Affairs Division

Please submit this agreement along with payment to:
Missouri Department of Insurance
Attention: Carrie Couch, Special Investigator
PO Box 4001
Jefferson City, MO 65102
(573) 526-3410