DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

Our File Numbers 08A000225

IN RE: DEMOND ROBINSON
3960 JOST FARM WAY
FLORISSANT MO 63034

RECEIVED
AUG 0 6 2008
DEPT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

VOLUNTARY FORFEITURE

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

WHEREAS, Linda Bohrer, or her successor, 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, DEMOND ROBINSON is licensed as an 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 DEMOND ROBINSON violated our insurance laws and is subject to enforcement action by the Director for the following:

1. **Violation of 20 CSR 700-1.140 (2) (C) Failed to provide a personal insurance policy with written evidence of coverage at the time coverage was bound, which is grounds for discipline under Section 375.141.1(2) RSMo Cum Supp 2007.**
2. **Misrepresented the type of coverage as a dwelling policy instead of a builder's risk policy, which is grounds for discipline under Section 375.141.1(5) RSMo Cum Supp 2007.**
3. **Did not comply with the directives of a subpoena by not supplying the requested insurance producer agreements and by not supplying requested telephone records, which is grounds for discipline under Section 375.141.1(2) RSMo Cum Supp 2007.**

WHEREAS, DEMOND ROBINSON 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 discipline 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 08A000225, 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 DEMOND ROBINSON or to impose any other penalties provided for by statute for the above-described violations, after being afforded the

opportunity to consult legal counsel, DEMOND ROBINSON, without any admission of a violation of the law, does hereby voluntarily and knowingly surrender and forfeit the sum of $300.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

DEMOND ROBINSON 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 August 28, 2008.

DATED: 8-8-08

LINDA BOHRER
Acting Director

DATED: 8/7/08

MARY KEMPKER
Division Director

DATED: 8/1/08

DEMOND ROBINSON
Producer

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