STATE OF MISSOURI

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: JAMES R. TOYNE
15482 S WYANDOTTE DR
OLATHE KS 66062

Our File Number 08A000581

RECEIVED
AUG 15 2008
DEPT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

VOLUNTARY FORFEITURE

It is hereby agreed by James R. Toyne 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, James R. Toyne 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, which alleges that James R. Toyne has acted as an insurance producer in the state of Missouri from March 14, 2007 through July 1, 2008, without being properly licensed as an insurance producer. Acting as an insurance producer without a license is a violation of Section 375.014, RSMo (Cum. Supp. 2007) and a ground for refusal of his insurance producer license under Section 375.141.1(1), RSMo (Cum. Supp. 2007), and subjects him to enforcement action by the Director;

WHEREAS, James R. Toyne 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 08A000581, 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 James R. Toyne or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, James R. Toyne, without any admission of a violation of the law, does hereby voluntarily and knowingly surrender and forfeit the sum of four hundred twenty five dollars ($425), such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

James R. Toyne 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 25, 2008.

DATED: 8-20-08

LINDA BOHRER
Acting Director

DATED: 8-11-2008

James R. Toyne

DATED: 8/18/08

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