



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

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

Our File Number 08A000582

IN RE: CARIE LYN VROMAN  
P.O. Box 1152  
Crab Orchard, WV 25827

VOLUNTARY FORFEITURE

It is hereby agreed by CARIE LYN VROMAN 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, CARIE LYN VROMAN 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 CARIE LYN VROMAN violated insurance law by failure to disclose on her renewal application for a producer license two administrative proceedings by state insurance regulators and is subject to enforcement action by the Director for the following:

**Violation of Section 375.141.1(1), by intentionally providing materially incorrect, misleading, incomplete or untrue information in the license application; and**

**Violation of Section 375.141.1(3), by obtaining or attempting to obtain a license through material misrepresentation or fraud, which are grounds for discipline under Section 375.141.1(2) RSMo Cum Supp 2007.**

WHEREAS, CARIE LYN VROMAN has been informed of the nature of her violations, of her right to counsel and of her right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to discipline her insurance producer license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that she understands her rights to contest any such actions;

NOW, THEREFORE, in complete settlement of the investigation in File Number 08A000582, 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 CARIE LYN VROMAN or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, CARIE LYN VROMAN, without any admission of a violation of the law, does hereby voluntarily and knowingly surrender and forfeit the

sum of two hundred dollars (\$200.00), such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

CARIE LYN VROMAN 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 September 5, 2008.

DATED: 10-7-08

  
LINDA BOHRER  
Acting Director

DATED: 08-29-08

  
CARIE LYN VROMAN  
Producer

DATED: 9-18-08

  
MARY KEMPKER  
Division Director

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