DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: PAUL R. WHITLOW
P.O. BOX 445
CLINTON, MO 64735

Our File Number 08A000693
08A000776

VOLUNTARY FORFEITURE

It is hereby agreed by Paul R. Whitlow and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Kip Stetzler 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 Chapter's *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, Paul R. Whitlow is licensed as an insurance producer by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapter 375, RSMo;

WHEREAS, information has been received by the Consumer Affairs Division concerning Paul R. Whitlow, which alleges that Mr. Whitlow failed to license his agency, Medicare Supplement Research Service (MSRS), subjecting him/her to enforcement action by the Director;

WHEREAS, Paul R. Whitlow 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 Numbers 08A000693 and 08A000776, 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 Paul R. Whitlow or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Paul R. Whitlow, does hereby voluntarily and knowingly surrender and forfeit the sum of $600.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Paul R. Whitlow 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 February 13, 2009.

DATED: 2-23-09

~~Kip Stetzler~~ John M. Huff
~~Acting~~ Director

DATED: 2-3-09

Paul R. Whitlow
Paul R. Whitlow

DATED: 2/23/09

Mary Kempker
Division Director