

STATE OF MISSOURI



DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

RECEIVED
JUL 07 2008

Our File Number 08A000410
DEPT OF INSURANCE
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

IN RE: DENISE C WILKERSON
511 SCHUMER
FESTUS MO 63028

VOLUNTARY FORFEITURE

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

WHEREAS, Linda R. 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, DENISE C WILKERSON 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 DENISE C WILKERSON violated our insurance law and is subject to enforcement action by the Director for the following:

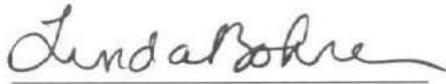
Violation of 20 CSR 700-1.100, failed to present to the client for acceptance, a producer service agreement stating the fees charged and services provided, which is grounds for discipline under Section 375.141.1(2) RSMo Cum Supp 2007.

WHEREAS, DENISE C WILKERSON 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;

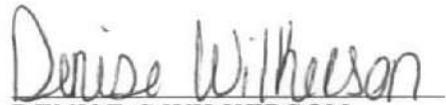
NOW, THEREFORE, in complete settlement of the investigation in File Number 08A000410, in lieu of the institution by the Department of Insurance, Financial Institutions and Professional Registration of any action to revoke or suspend the insurance producer license of DENISE C WILKERSON or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, DENISE C WILKERSON, without any admission of a violation of the law, does hereby voluntarily and knowingly surrender and forfeit the sum of \$100.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

DENISE C WILKERSON 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 8, 2008.

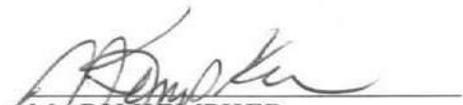
DATED: 7-10-08


LINDA R BOHRER
Acting Director

DATED: July 2, 2008


DENISE C WILKERSON
Producer

DATED: 7/9/08


MARY KEMPKER
Division Director

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