

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

Our File Number 08A000951

IN RE: JOSEPH L AZAR
34 AIRSHIRE PL
HAZELWOOD MO 63042-2705

VOLUNTARY FORFEITURE

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

WHEREAS, John M. Huff is the duly appointed 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, JOSEPH L AZAR 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 JOSEPH L AZAR violated our insurance laws and is subject to enforcement action by the Director for the following:

1. Joseph Azar acted as an insurance producer when his license was suspended for tax non-compliance, which is grounds for discipline under Section 375.141.1 (2), (8), and (12) and 375.145.1 RSMo RSMo (Cum. Supp. 2008);
2. Violation of 20 CSR 100-4.100 (2) (A) Upon receipt of any inquiry from the consumer affairs division, Joseph Azar failed to provide to the department an adequate response to the inquiry within twenty (20) days from the date the department mailed the inquiry, which is grounds for discipline under Sections 375.141.1(2) and 375.145.1 RSMo (Cum. Supp. 2008);
3. Violation of Section 375.018.7 RSMo (Cum. Supp. 2008) Joseph Azar failed to timely inform the director of a change of address within thirty days of the change, which is grounds for discipline under Sections 375.141.1(2) and 375.145.1 RSMo (Cum. Supp. 2008).


WHEREAS, JOSEPH L AZAR 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 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 JOSEPH L AZAR or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, JOSEPH L AZAR does hereby voluntarily and knowingly surrender and forfeit the sum of \$1,200.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.


JOSEPH L AZAR 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 April 8, 2009.

DATED: 7-20-09



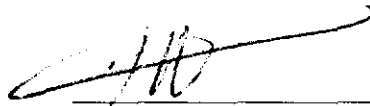
JOHN M. HUFF
Director

DATED: 7-17-2009



~~MARY KEMPKE~~ Angela L. Nelson
Division Director

DATED: 4-5-09



JOSEPH L AZAR
Producer

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