



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

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

In Re: Donald Bruce  
16200 County Road 511A  
Dexter, MO 63841-8876

File numbers 08A000989 and 09A000256

VOLUNTARY FORFEITURE

It is hereby agreed by Donald Bruce 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 Sections 374.085 and 374.190, RSMo 2000 and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Donald Bruce has a Missouri license as a resident insurance producer with the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 374 and 375, RSMo;

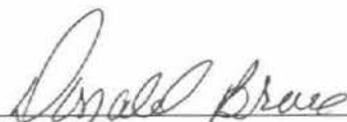
WHEREAS, information has been received by the Consumer Affairs Division that Donald Bruce intentionally altered a schedule page for an insured, which is grounds for discipline under Sections 375.141.1(7) and 375.141.1(8), RSMo (Supp. 2010), subjecting Donald Bruce to enforcement action by the Director;

WHEREAS, Donald Bruce has been informed of the nature of the violation, 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 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;

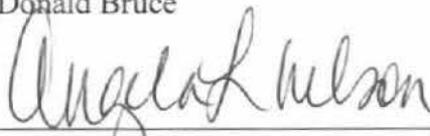
NOW, THEREFORE, in lieu of the institution by the Department of Insurance, Financial Institutions and Professional Registration of any action to revoke the license of Donald Bruce, or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Donald Bruce does hereby voluntarily and knowingly surrender and forfeit the sum of \$1,000.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Donald Bruce 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 March 16, 2011.

DATED: 6-13-11

  
Donald Bruce

DATED: 6-21-2011

  
Angela L. Nelson,  
Director of Division of Consumer Affairs

DATED: 6-27-11

  
John M. Huff, Director  
Department of Insurance, Financial  
Institutions and Professional Registration

Please return original to:  
Karen Crutchfield  
PO Box 4001  
Jefferson City, MO 65102