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DEPT OF INSURANCE,  
FINANCIAL INSTITUTIONS &  
PROFESSIONAL REGISTRATION



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

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

IN RE: FRANK BELL  
4541 ANDERSON AVENUE  
ST. LOUIS, MO 63115

TRACKING ID: 213640 (E)

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Frank Bell 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" of the "Department"), 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 is charged with investigating producers and companies engaged in the business of insurance pursuant to Sections 374.085 and 374.190, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Frank Bell ("Bell") has a resident individual insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Bell's failure to disclose a guilty plea on the producer application and his failure to respond to an inquiry by the Consumer Affairs Division, which are violations of Section 374.210.1(1), RSMo (Supp. 2013) and 20 CSR 100-4.100, and subjects Bell to enforcement action by the Director;

WHEREAS, Bell has been informed of his right to counsel and of his right to contest any attempt by the Department to revoke his insurance producer license, and states that he understands his rights to contest any such actions;

AND WHEREAS, Bell, acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Consumer Affairs Division based on a future violation of the insurance laws or regulations by Bell, in which action the Director or the Consumer Affairs Division alleges that the violations described herein form part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Bell are committed knowingly, intentionally or in conscious disregard of the law, by answering "No" to question number one of the application, even though he had entered into a guilty plea, that such conduct violated Section 374.210.1(1), RSMo; and that Bell did not respond to the Consumer Affairs Division within twenty calendar days from the postmark of Department's correspondence pursuant to 20 CSR 100-4.100.

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violations cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Bell does hereby voluntarily and knowingly surrender and forfeit the sum of five hundred dollars (\$500.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Bell shall submit this sum to the Department by cashier's check or money order made

payable to the State School Moneys Fund no later than April 21, 2014.

The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations by Bell, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Bell's admissions contained in this Agreement as evidence that the acts described herein form part of a course of conduct, a business practice, or other such series of similar violations, or for purposes of showing that such later alleged acts are committed knowingly, intentionally or in conscious disregard of the law.

DATED: 3/28/14

  
Frank Bell  
License No. 8286936

DATED: 8/6/14

  
~~Matt Barton, Director.~~ *Carrie Couch, Acting Director*  
Consumer Affairs Division

DATED: 8-13-14

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

Return original to:  
Jodi Lehman  
Missouri Department of Insurance,  
Financial Institutions and Professional Registration  
PO Box 4001  
Jefferson City, MO 65102