



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

RECEIVED  
OCT 11 2011

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

DEPT OF INSURANCE,  
FINANCIAL INSTITUTIONS &  
PROFESSIONAL REGISTRATION

In Re: Michael Fitkin  
1805 SW 8<sup>th</sup> St. Apt. B  
Blue Springs, MO 64015-5490

Tracking ID 130241

*State School Fund*

VOLUNTARY FORFEITURE

It is hereby agreed by Michael Fitkin 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, Michael Fitkin has a Missouri license as a resident 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 Michael Fitkin failed to maintain a complete set of records, namely receipts, in violation of 20 CSR 700-1.140(A) and which is a ground for discipline of Section 375.141.1(2), RSMo (Supp. 2010), and Michael Fitkin paid an insurance client's premium out of his personal checking account and not a separate account, in violation of his contract with the company he was employed under and which is a ground for discipline under Section 375.141.1(8), RSMo (Supp. 2010), subjecting Michael Fitkin to enforcement action by the Director;

WHEREAS, Michael Fitkin 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;

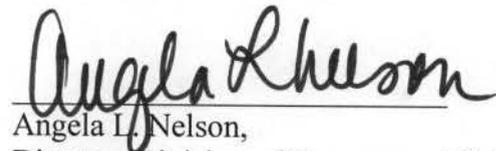
NOW, THEREFORE, in lieu of the institution by the Department of Insurance, Financial Institutions and Professional Registration of any action to revoke the license of Michael Fitkin, or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Michael Fitkin does hereby voluntarily and knowingly surrender and forfeit the sum of \$250.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Michael Fitkin 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 October 12, 2011.

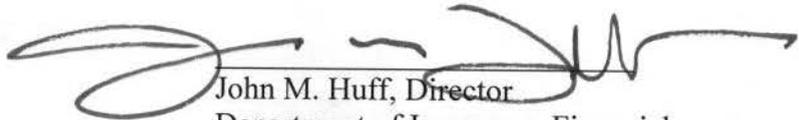
DATED: 10-6-11

  
Michael Fitkin  
License Number 0369239

DATED: 10-19-2011

  
Angela L. Nelson,  
Director, Division of Consumer Affairs

DATED: 10.24.11

  
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