

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

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

In Re: Richard Hayes  
129 Fairfield Way Suite 204  
Bloomington, IL 60108

File Number 09A000287

**VOLUNTARY FORFEITURE**

It is hereby agreed by Richard Hayes 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, Richard Hayes has applied to renew his license as a non 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 which alleges that Richard Hayes failed to report an administrative action within thirty days of the final disposition of the matter, which is grounds for discipline under Section 375.141.6 RSMo (Cum. Supp. 2008), subjecting Richard Hayes to enforcement action by the Director;

WHEREAS, Richard Hayes 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 deny the renewal license of Richard Hayes, or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Richard Hayes 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.

Richard Hayes 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 May 17, 2009.


DATED: 6-1-09

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

DATED: 5/5/09

  
Richard Hayes, Producer

DATED: 5/5/09

  
Mary Kemper,  
Director of Consumer Affairs

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