



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

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

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APR 02 2014

DEPT. OF INSURANCE,
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

IN RE: KURT LITTEREST
1126 LIBERTY CROSSING
HERCULANEUM, MO 63048

TRACKING ID 213434
RECEIVED

APR 03 2014

VOLUNTARY FORFEITURE AGREEMENT

MO. DEPT. OF INSURANCE,
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

It is hereby agreed by Kurt Litterest 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, Kurt Litterest (“Litterest”) has applied to receive a resident individual insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Litterest’s failure to report a voluntary license surrender, and Kurt Litterest failed to provide every purchaser of insurance with written evidence of coverage as soon as coverage was bound or a policy was issued, or within 30 days, which are violations of Section 374.210.1(1), RSMo (Supp. 2013) and 20 CSR 700-1.140(1)(C), respectively, and subjects Litterest to enforcement action by the Director;

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

AND WHEREAS, Litterest, 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 an additional violation of the insurance laws or regulations by Litterest, 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 Litterest are committed knowingly, intentionally or in conscious disregard of the law, that he failed to report a voluntary license surrender and he failed to provide every purchaser of insurance with written evidence that coverage was bound when coverage was bound or a policy was issued, or within 30 days, and that such conduct violated Sections 374.210.1(1), RSMo (Supp. 2013) and 20 CSR 700-1.140(1)(C);

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violation(s) cited in this Agreement, and after being

afforded the opportunity to consult legal counsel, Litterest does hereby voluntarily and knowingly surrender and forfeit the sum of \$1,250 (one thousand two hundred fifty dollars), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

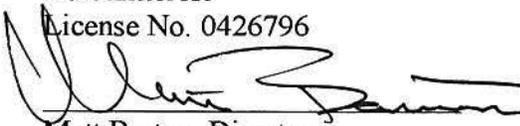
Litterest shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than April 21, 2014.

The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations by Litterest, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Litterest'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: 03/31/2014


Kurt Litterest
License No. 0426796

DATED: 4.4.14


Matt Barton, Director
Consumer Affairs Division

DATED: 4-4-14


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

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