



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

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

IN RE: MARGARET MARTIN
6 MEADOW ACRES
ST. LOUIS, MO 63124

TRACKING ID 263285

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Margaret Martin ("Martin") and the Consumer Affairs
Division of the Department of Insurance, Financial Institutions and Professional
Registration, as follows:

RECEIVED

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, the Consumer Affairs Division has received information concerning Martin's failure to report a FINRA action which is a violation of Section 375.141.6

RSMo (Supp. 2013), and subjects Martin to enforcement action by the Director;

WHEREAS, Martin has been informed of her right to counsel and of her right to contest any attempt by the Department to discipline her insurance producer license, and states that she understands her rights to contest any such actions;

AND WHEREAS, Martin 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 Martin, in which action the Director or the Consumer Affairs Division alleges that the violation described herein form part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Martin are committed knowingly, intentionally or in conscious disregard of the law, that she failed to report a FINRA action, and that such conduct violated Section 375.141.6 RSMo (Supp. 2013);

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Martin does hereby voluntarily and knowingly surrender and forfeit the sum of two hundred fifty dollars (\$250.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Martin 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 1, 2016.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Martin, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from

introducing Martin'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: 4-25-16



Margaret Martin
License No. 0179599

DATED: 5/8/16



Carrie Couch, Director
Consumer Affairs Division

DATED: 5/4/16



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

Return original to:

Dennis A. Fitzpatrick, CPCU, CIE, CCP, CICS, MCM, APIR, AIRC, ALMI, AINS, ACS
Missouri Department of Insurance,
Financial Institutions and Professional Registration
PO Box 4001
Jefferson City, MO 65102