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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

Re: Julia Rainier
1160 Balaton Ln. Apt. 103
Greenwood, IN 46143-8011

Tracking ID 123541

VOLUNTARY FORFEITURE

It is hereby agreed by Julia Rainier 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, Julia Rainier has a Missouri license as a nonresident producer with the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 374 and 375, RSMo;

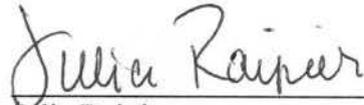
WHEREAS, information has been received by the Consumer Affairs Division that Julia Rainier failed to report four administrative actions within thirty days of the final disposition of the matter, which is a violation of Section 375.141.6, RSMo (Supp. 2010), and Julia Rainier failed to disclose these actions on her renewal application. These issues are grounds for discipline under Sections 375.141.1(1), and 375.141.1(2), RSMo (Supp. 2010), subjecting Julia Rainier to enforcement action by the Director;

WHEREAS, Julia Rainier has been informed of the nature of the violation, of her right to counsel and of her right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to discipline her license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that she understands her 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 Julia Rainier, or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Julia Rainier does hereby voluntarily and knowingly surrender and forfeit the sum of \$1,500, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Julia Rainier 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 April 5, 2011.

DATED: 4-13-11



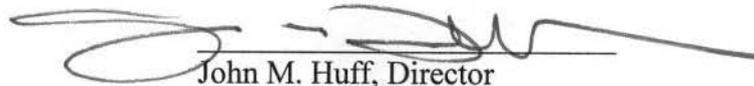
Julia Rainier

DATED: 4-22-2011



Angela L. Nelson,
Director of Division of Consumer Affairs

DATED: 4-26-11



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

MISSOURI DEPARTMENT OF INSURANCE
301 WEST HIGH STREET
JEFFERSON CITY, MO 65101

ATTN: KAREN CRUTCHFIELD