

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

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

IN RE: RONALD COMER
1200 MCKAY DRIVE
JEFFERSON CITY, MO 65101

TRACKING ID 262769 (E)

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Ronald Comer 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, Ronald Comer ("Comer") has a resident individual insurance producer

license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Comer's misrepresentation of a Medicare supplement policy, causing monetary harm to a beneficiary by misrepresenting the benefits of the policy. Comer's action is a violation of Section 375.144(2), RSMo (Supp. 2013), and grounds for discipline under Section 375.141.1(2) and (8), RSMo (Supp. 2013), and subjects Comer to enforcement action by the Director;

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

AND WHEREAS, Comer 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 any additional violation of the insurance laws or regulations by Comer, in which action the Director or the Consumer Affairs Division alleges that the violation described herein forms part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Comer are committed knowingly, intentionally or in conscious disregard of the law, that he misrepresented a Medicare supplement policy causing monetary harm to a beneficiary by misrepresenting the benefits of the policy, which is a violation of Section 375.144 (2), RSMo (Supp. 2013), and grounds for discipline under Section 375.141.1(2) and (8), RSMo (Supp. 2013);

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violations cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Comer does hereby voluntarily and knowingly surrender and forfeit the sum of one-thousand dollars (\$1,000.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Comer 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 November 17, 2016.

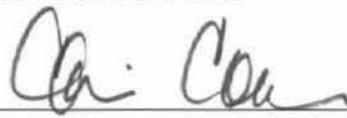
The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Comer, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Comer's admissions contained in this Agreement 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: 11-16-2016



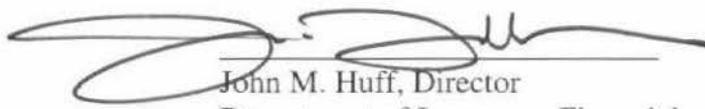
Ronald Comer
License No. 0237813

DATED: 12/16/16



Carrie Couch, Director
Consumer Affairs Division

DATED: 12-28-16



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

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