



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

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

IN RE: DAVID TALBERT  
5029 S POWELL AVE  
BLUE SPRINGS, MO 64015

Our File Number 115953

VOLUNTARY FORFEITURE

It is hereby agreed by DAVID TALBERT 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 Section 374.085, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, DAVID TALBERT is licensed as an insurance producer by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapter 375, RSMo;

WHEREAS, an investigation by the Consumer Affairs Division revealed while the producer license for DAVID TALBERT was suspended for tax non-compliance from November 4, 2009 to June 6, 2010, he continued to produce applications for insurance products during the suspended period. This violated insurance laws and DAVID TALBERT is subject to enforcement action by the Director for the following:

Grounds for discipline exist under Section 375.141.1 RSMo (Supp. 2011), the director may suspend, revoke, refuse to issue or refuse to renew an insurance producer license for the following cause:

(12) Knowingly acting as an insurance producer when not licensed or accepting insurance business from an individual knowing that person is not licensed.

WHEREAS, DAVID TALBERT has been informed of the nature of his violations, 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 insurance producer 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 revoke or suspend the insurance producer license of DAVID TALBERT or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, DAVID TALBERT, does hereby voluntarily and knowingly surrender and forfeit the sum of \$500.00, such sum to be paid into the

Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

DAVID TALBERT 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 September 26, 2012.

DATED: 10-4-12

  
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DAVID TALBERT  
Producer, License No. 181605

DATED: 10/19/12

  
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MATT BARTON  
Director, Division of Consumer Affairs

DATED: 10-19-12

  
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JOHN M. HUFF  
Director, Department of Insurance, Financial  
Institutions & Professional Registration

Return to:  
Department of Insurance, Financial Institutions & Professional Registration  
Attn: Dennis Fitzpatrick  
P. O. Box 4001  
Jefferson City, MO 65102