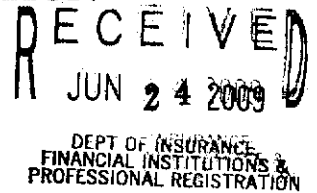


**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

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



Our File Number 09A000050

IN RE: JOHN TEBBS
3223 BASIN SPRINGS RD
WINCHESTER KY 40391

VOLUNTARY FORFEITURE

It is hereby agreed by JOHN TEBBS 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 2000 and is authorized by the Director to recommend enforcement action under the laws relating to insurance.

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

WHEREAS, the investigation by the Consumer Affairs Division revealed JOHN TEBBS violated our insurance laws and is subject to enforcement action by the Director for the following:

1. Allowed unlicensed individuals to conduct insurance business and knowing signed insurance documents from at least twelve consumers in the State of Missouri, which is a violation of and grounds for discipline under Sections 375.141.1(12) and 375.145.1 RSMo (Cum. Supp. 2008);
2. Demonstrated incompetence in the conduct of business in this state, which is a violation of and grounds for discipline under Sections 375.141.1(8) and 375.145.1 RSMo (Cum. Supp. 2008).

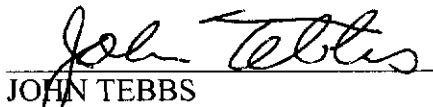
WHEREAS, JOHN TEBBS has been informed of the nature of his violations, of his right to counsel and of his right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to discipline his insurance producer license, or to recover whatever penalties or 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 JOHN TEBBS or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, JOHN TEBBS, does hereby voluntarily and knowingly surrender

and forfeit the sum of \$2,000.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

JOHN TEBBS 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 June 26, 2009.

DATED: 6-21-09


JOHN TEBBS
Producer

DATED: 6-29-2009


~~MARY KEMPKE~~ Angela L. Nelson
Division Director

DATED: 6.30.09


JOHN M HUFF
Director

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