



DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION

P.O. Box 890, Jefferson City, Mo. 65102-0690

IN RE: TODD BLACK

Our File Number 09A000242

~~8132 N. ELMWOOD AVENUE~~

~~KANSAS CITY, MO 64119-8602~~

New Address: 17303 E. 48th St. Ct. S.

[Signature] Independence, MO 64055

VOLUNTARY FORFEITURE

It is hereby agreed by Todd Black 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 Chapter 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, Todd Black is licensed as an insurance producer by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapter 375, RSMo;

WHEREAS, information has been received by the Consumer Affairs Division that Todd Black demonstrated incompetence and untrustworthiness in his failure to follow the Scope of Appointment form by selling a hospital indemnity plan during the same appointment as a Medicare Advantage Plan when not agreed upon prior to the appointment by the consumer, in violation of Section 375.141.1(8) RSMo (Cum. Supp. 2008), subjecting him to enforcement action by the Director;

WHEREAS, Todd Black 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 Todd Black or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Todd Black, does hereby voluntarily and knowingly surrender and forfeit the sum of \$300.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Todd Black 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 10, 2009.

DATED: 9-10-09


Todd Black, Producer

DATED: 9-18-09


Angela L. Nelson
Consumer Affairs Division Director

DATED: 10-6-09


John M. Huff
Director