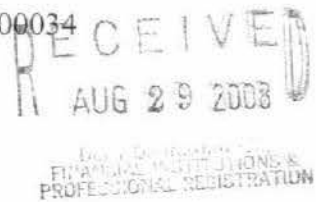


**DEPARTMENT OF INSURANCE, FINANCIAL  
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

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

Our File Numbers 08A000034

IN RE: MICHAEL J BECKLEY  
1141 SOUTH SEVENTH  
ST LOUIS MO 63104



VOLUNTARY FORFEITURE

It is hereby agreed by MICHAEL J BECKLEY and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Linda Bohrer, or her successor, 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, MICHAEL J BECKLEY 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 MICHAEL J BECKLEY violated our insurance laws and is subject to enforcement action by the Director for the following:

1. Violation of 20 CSR 700-1.140 2 (A), failed to secure an insurer willing to provide coverage within thirty days of the original application, which is grounds for discipline under Section 375.141.1(2) RSMo Cum Supp 2007,
2. Violation of 20 CSR 700-1.140 2 (D), failed to remit all premium payments associated with a personal insurance policy within thirty days after the date of receipt, which is grounds for discipline under Section 375.141.1(2) RSMo Cum Supp 2007,
3. Failed to notify the Director of his change of address within thirty days, which is grounds for discipline under Section 375.141.5 RSMo Cum Supp 2007,
4. Used coercive and dishonest practices, demonstrated incompetence and untrustworthiness in the presentation of the United American insurance policy to James Stegeman, which is grounds for discipline under Section 375.141.1(8) RSMo Cum Supp 2007.


WHEREAS, MICHAEL J BECKLEY 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 complete settlement of the investigation in File Number 08A000034, 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 MICHAEL J BECKLEY or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, MICHAEL J BECKLEY, without any admission of a violation of the law, does hereby voluntarily and knowingly surrender and forfeit the sum of \$400.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

MICHAEL J BECKLEY 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 30, 2008.

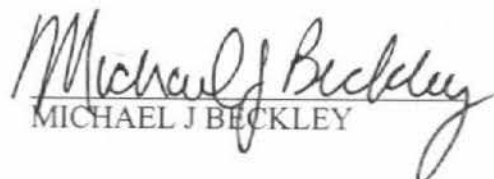
DATED: 9/5/08

  
LINDA BOHRER  
Acting Director

DATED: 9/3/08

  
MARY KEMPKER  
Division Director

DATED: 8/12/2008

  
MICHAEL J BECKLEY