



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

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

IN RE: MICHAEL KARSEBOOM
7 EVERGREEN COURT
EAST QUOGUE, NY 11942

TRACKING ID: #180092 (e)

VOLUNTARY FORFEITURE

It is hereby agreed by Michael Karseboom 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 Sections 374.085 and 374.190, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Michael Karseboom has applied to receive a producer's license from the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 375, RSMo;

WHEREAS, information has been received by the Consumer Affairs Division concerning Michael Karseboom's failure to disclose to the Department, a regulatory action against his insurance producer's license in the State of Alabama on September 03, 2003. This violation constitutes grounds for discipline under Section 375.141.1(1) RSMo. (Supp. 2011) **“Intentionally providing materially incorrect, misleading, incomplete or untrue information in the license application”** and subjects him to enforcement action by the Director;

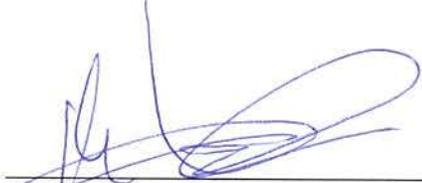
WHEREAS, Michael Karseboom has been informed of the nature of his violations, of his right to counsel and of his right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration to discipline his insurance producer license, or to recover whatever penalties 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 refuse the insurance producer license of Michael Karseboom 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 Karseboom does hereby voluntarily and knowingly surrender and forfeit the sum of two hundred fifty dollars (\$250.00), such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo (Supp. 2011).

Michael Karseboom shall submit this sum to the Department of Insurance, Financial Institutions and Professional Registration, by cashier's check or money order made payable to

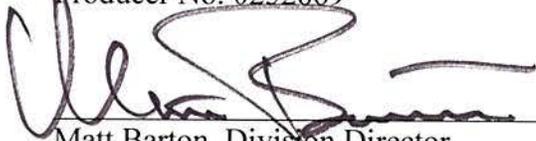
the Missouri State School Fund no later than **Wednesday, December 12, 2012.**

DATED: 12/6/12



Michael Karseboom,
Producer No. 0252869

DATED: 12/12/12



Matt Barton, Division Director
Consumer Affairs Division

DATED: 12-18-12



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

Return to:
Missouri Department of Insurance
Attn: E.J. Jackson, Investigator
P O Box 690
Jefferson City, MO 65102