

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

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

Our File Number 08A000938

IN RE: Tommy Ruff  
3945 Hwy 392 W  
Harrison, AR 72601

VOLUNTARY FORFEITURE

It is hereby agreed by TOMMY L RUFF and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Kip Stetzler, or his successor, is the duly appointed Acting 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, TOMMY L RUFF 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 TOMMY L RUFF violated our insurance laws and is subject to enforcement action by the Director for the following:

Violation of 20 CSR 700-1.020 and Section 375.015.2 RSMo (Cum. Supp. 2007), by failing to obtain a business entity producer license before transacting insurance business in the State of Missouri, which is grounds for discipline under Sections 375.141.1(2) and 375.145.1 RSMo (Cum. Supp. 2007).

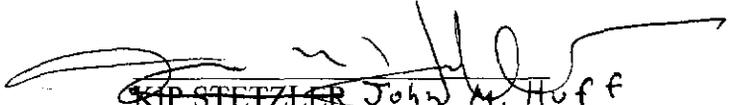
WHEREAS, TOMMY L RUFF has been informed of the nature of his violations, of his right to counsel and of his right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to discipline his insurance producer license, or to recover whatever penalties 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 08A000938, 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 TOMMY L RUFF or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, TOMMY L RUFF, does hereby voluntarily and knowingly surrender and forfeit the sum of \$1,000.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

TOMMY L RUFF 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 February 11, 2009.

DATED: 2-23-09

  
~~KIP STETZLER~~ John M. Huff  
Acting Director

DATED: 2/18/09

  
MARY KEMPKER  
Division Director

DATED: 2-10-09

  
TOMMY L RUFF  
Producer

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