



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

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

IN RE: JAMES E. TORGERSON  
56 W. PALANTINE RD.  
PALANTINE, IL 60523

TRACKING ID 319138E

**VOLUNTARY FORFEITURE AGREEMENT**

It is hereby agreed by James E. Torgerson and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Chlora Lindley-Myers, is the duly appointed Director of the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri (hereinafter, "Director" of the "Department"), 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 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, James E. Torgerson ("Torgerson") has applied for a non-resident individual

insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Torgerson's failure to disclose administrative actions in the states of Wisconsin, Indiana, Kentucky and Illinois, on the licensure application, which are a violation of Section 374.210.1(1), RSMo (2016), and subjects Torgerson to enforcement action by the Director;

WHEREAS, Torgerson has been informed of his right to counsel and of his right to contest any attempt by the Department to refuse his insurance producer license, and states that he understands his rights to contest any such actions;

AND WHEREAS, Torgerson acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Consumer Affairs Division based on any additional violations of the insurance laws or regulations by Torgerson, in which action the Director or the Consumer Affairs Division alleges that the violations described herein form part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Torgerson are committed knowingly, intentionally or in conscious disregard of the law, that he failed to report administrative actions in the states of Wisconsin, Indiana, Kentucky and Illinois, on the licensure application, and that such conduct violated Section 374.210.1(1), RSMo (2016);

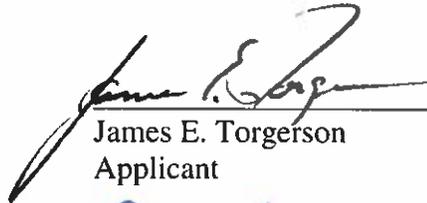
NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Torgerson does hereby voluntarily and knowingly surrender and forfeit the sum of two hundred fifty dollars (\$250.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Torgerson shall submit the sum to the Department by cashier's check or money order

made payable to the State School Moneys Fund no later than August 17, 2018.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Torgerson, nothing in the Agreement shall preclude the Director or the Consumer Affairs Division from introducing Torgerson's admissions contained in this Agreement as evidence that the acts described herein form part of a course of conduct, a business practice, or other such series of similar violations, or for purposes of showing that such later alleged acts are committed knowingly, intentionally or in conscious disregard of the law.

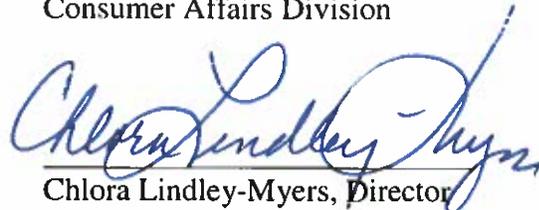
DATED: 8/14/2018

  
James E. Torgerson  
Applicant

DATED: 8/24/18

  
Carrie Couch, Director  
Consumer Affairs Division

DATED: AUGUST 28, 2018

  
Chlora Lindley-Myers, Director  
Department of Insurance, Financial  
Institutions and Professional Registration

Return original to:  
Dana Whaley  
Missouri Department of Insurance,  
Financial Institutions and Professional Registration  
PO Box 4001  
Jefferson City, MO 65102