DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: AJ MANGES
113 BAINBRIDGE DRIVE
ALIQUIPPA, PA 15001

TRACKING ID 261237

RECEIVED
FEB 18 2016
MO. DEPT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by AJ Manges ("Manges") 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" 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, Manges has applied to receive a non-resident individual insurance

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

WHEREAS, the Consumer Affairs Division has received information concerning Manges's failure to disclose an action in the State of Ohio, which is a violation of Section 374.210.1(1), RSMo (Non Cum. Supp. 2014), and subjects Manges to enforcement action by the Director;

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

AND WHEREAS, Manges, 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 an additional violation of the insurance laws or regulations by Manges, 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 Manges are committed knowingly, intentionally or in conscious disregard of the law, that he failed to disclose an action in the State of Ohio and that such conduct violated Section 374.210.1(1), RSMo (Non Cum. 2014);

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violations cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Manges 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.

Manges shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than February 16, 2016.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Manges, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Manges'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: 2/12/16

AJ Manges
Applicant

DATED: 2/18/16

Carrie Couch, Director
Consumer Affairs Division

DATED: 2.19.16

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

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