DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: CHADWICK DZURICK
PO Box 277
Houston, MO 65483

TRACKING ID 245573

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Chadwick Dzurick 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, 375 and 381, 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, Chadwick Dzurick (Dzurick) has applied to renew his resident

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

WHEREAS, the Consumer Affairs Division has received information concerning Dzurick's violation of Section 381.022.3 (1) RSMo (Supp 2013) and 20 CSR 100-4.100, which subject Dzurick to enforcement action by the Director;

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

AND WHEREAS, Dzurick 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 violation of the insurance laws or regulations by him, 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 him are committed knowingly, intentionally or in conscious disregard of the law, that he comingled personal money with escrow funds regulated under Section 381.022.3 RSMo (Supp. 2013) and failed to mail an appropriate response within twenty days from an inquiry from the Consumer Affairs Division and that such conduct violated Section 381.022.3 RSMo (Supp. 2013) and 20 CSR 100-4.100 (2) (A), respectively.

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, Dzurick does hereby voluntarily and knowingly surrender and forfeit the sum of five hundred dollars

($500.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Dzurick 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 December 18, 2015.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Dzurick nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing his 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: 12-28-15

Chadwick Dzurick
License No. 0114577

DATED: 1/13/16

Carrie Couch, Director
Consumer Affairs Division

DATED: 1/14/16

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

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