



RECEIVED
DEC 31 2013
DEPT OF INSURANCE,
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

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

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

IN RE: DENNIS COTTON
7717 W. 112TH ST.
OVERLAND PARK, KS 66210

TRACKING ID 206468

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Dennis Cotton 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, Dennis Cotton ("Cotton") has applied to receive a nonresident individual insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Cotton's failure to disclose a license revocation and denial in another state, which is a violation of Section 374.210.1(1), RSMo (Supp. 2012), and subjects Cotton to enforcement action by the Director;

WHEREAS, Cotton 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;

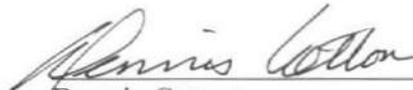
AND WHEREAS, Cotton, acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Consumer Affairs Division based on an additional violation of the insurance laws or regulations by Cotton, in which action the Director or the Consumer Affairs Division 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 Cotton are committed knowingly, intentionally or in conscious disregard of the law, that he failed to disclose a license revocation and denial in another state and that such conduct violated Section 374.210.1(1), RSMo;

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

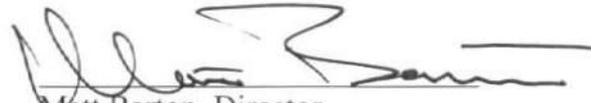
Cotton shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than January 13, 2013.

The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations by Cotton, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Cotton'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.

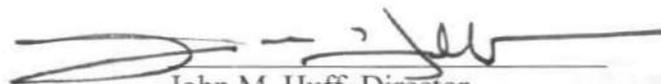
DATED: 12-28-2013


Dennis Cotton
License No. 8050008

DATED: 12.31.13


Matt Barton, Director
Consumer Affairs Division

DATED: 1-2-14


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

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