



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

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

IN RE: DOUGLAS LAZARO  
37 STONEHURST BOULEVARD  
FREEHOLD, NJ 07728

TRACKING ID: 228657 (E)

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Douglas Lazaro 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, Douglas Lazaro ("Lazaro") has applied to renew a non-resident individual insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Lazaro's failure to disclose administrative actions by the State of South Dakota and the State of Virginia on the renewal application, which is a violation of Section 374.210.1(1), RSMo (Supp. 2013) and subjects Lazaro to enforcement action by the Director;

WHEREAS, Lazaro 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;

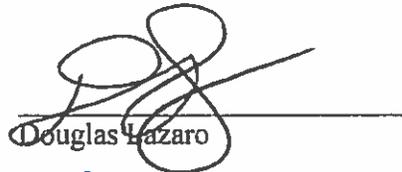
AND WHEREAS, Lazaro acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Consumer Affairs Division based on a future violation of the insurance laws or regulations by Lazaro, in which action the Director or the Consumer Affairs Division alleges 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 Lazaro are committed knowingly, intentionally or in conscious disregard of the law, by answering "No" to question number two of the application, even though his license was revoked, then reinstated by the State of South Dakota and he voluntarily surrendered his Virginia license in lieu of administrative action, 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 cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Lazaro 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.

Lazaro 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 November 6, 2014.

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

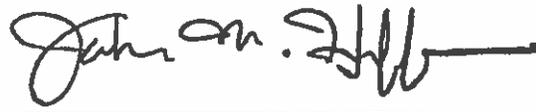
DATED: 10/17/14

  
Douglas Lazaro

DATED: 10/21/14

  
Carrie Couch, Acting Director  
Consumer Affairs Division

DATED: 10/24/14

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

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