DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: GARY DUNLAP
1516 TIMBERLAKE MANOR PKWY
CHESTERFIELD, MO 63017-5583

TRACKING ID 243338

RECEIVED
JUL 13 2015
MO. DEPT OF INSURANCE
FINANCIAL

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Gary Dunlap ("Dunlap") 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, Dunlap is licensed as a resident producer by the Department, pursuant to

Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Dunlap's misrepresentation of the terms of four (4) proposed insurance contracts by providing altered conversation letters, which is a violation of Section 375.144 (2) RSMo (Supp. 2013), and subjects Dunlap to enforcement action by the Director;

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

AND WHEREAS, Dunlap 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 Dunlap, 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 Dunlap are committed knowingly, intentionally or in conscious disregard of the law, that he misrepresented the terms of a proposed insurance contract and that such conduct violated Section 375.144 (2) RSMo (Supp. 2013).

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, Dunlap does hereby voluntarily and knowingly surrender and forfeit the sum of one thousand dollars ($1,000.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Dunlap 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 July 22, 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 Dunlap nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Dunlap'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: 7-9-15

Gary M. Dunlap
License No. 273901

DATED: 7/13/15

Carrie Couch, Acting Director
Consumer Affairs Division

DATED: 7-14-15

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

Return original to:
Dennis A. Fitzpatrick, AIE, CCP, MCM, CICSR, AIRC, ALMI, AINS, ACS
Missouri Department of Insurance,
Financial Institutions and Professional Registration
PO Box 4001
Jefferson City, MO 65102