



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

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

RECEIVED
JUL 08 2014
DEPT OF INSURANCE
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

IN RE: JONATHAN NICHOLAS COWEE
16652 CAULK CREEK RDG
CHESTERFIELD, MO 63005-6544

TRACKING ID 211198

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Jonathan Nicholas Cowee ("Cowee") 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"), 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, Cowee is licensed as a producer with the Department, pursuant to Chapters 375 and 381, RSMo;

WHEREAS, the Consumer Affairs Division's investigation has revealed that Cowee did not disclose an affiliate business arrangement to the consumer as required pursuant Section 381.029.2, RSMo (Supp. 2013) and 20 CSR 500-7.070 (1) (A), subjecting Cowee to enforcement action by the Director;

WHEREAS, Cowee 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, Cowee 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 Cowee 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 Cowee are committed knowingly, intentionally or in conscious disregard of the law, that he failed to disclose an affiliated business arrangement to the consumer, and that such conduct violated Section 381.029.2, RSMo (Supp. 2013) and 20 CSR 500-7.070 (1) (A).

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, Cowee does hereby voluntarily and knowingly surrender and forfeit the sum of three hundred dollars (\$300.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo (Supp. 2013)

Cowee 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 June 25, 2014.

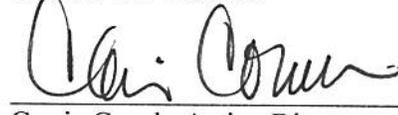
The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Cowee, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Cowee's admissions contained in this Agreement 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: 6-25-14


Jonathan Nicholas Cowee
License No. 0360756

DATED: 7/9/14


Carrie Couch, Acting Director
Consumer Affairs Division

DATED: 7-18-14


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 4091
Jefferson City, MO 65102