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MO. 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: JEROME H. SCHWARTZ
14 S. CHICAGO AVE.
FREEPORT, IL 61032

TRACKING ID: 235529E

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Jerome H. Schwartz 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, Jerome H. Schwartz (hereinafter, "Schwartz") has applied to renew his insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Schwartz's failure to disclose an administrative action by the state of Illinois, which is a violation of Section 374.210.1(1), RSMo (Non Cum. Supp. 2014), and subjects Schwartz to enforcement action by the Director;

WHEREAS, Schwartz 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, Schwartz, 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 Schwartz, 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 Schwartz are committed knowingly, intentionally or in conscious disregard of the law, by answering "No" to question number two on the application, even though he was ordered by the state of Illinois to pay a $2,500.00 civil penalty for failure to comply with the rules of Centers for Medicare and Medicaid Services regarding Medicare marketing guidelines 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 cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Schwartz 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.

Schwartz 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 February 19, 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 Schwartz, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Schwartz'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: 4-22-15

Jerome H. Schwartz
License No. 0390111

DATED: 5/27/15

Carrie Couch, Acting Director
Consumer Affairs Division

DATED: 5/29/15

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

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