



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

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

RECEIVED
R JUN 17 2012

DEPT OF INSURANCE
FINANCIAL INSTITUTIONS
PROFESSIONAL REGISTRATION

In Re: Kayla Lowman
3730 Meserta Lane
Florissant, MO 63033

Tracking ID 169184e

VOLUNTARY FORFEITURE

It is hereby agreed by Kayla Lowman 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 and 375, RSMo, include the supervision and regulation of the business of insurance;

WHEREAS, the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration 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, Kayla Lowman is licensed as a resident insurance producer by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 374 and 375, RSMo;

WHEREAS, information has been received by the Consumer Affairs Division that subjects Kayla Lowman to enforcement action by the Director, under the following grounds:

Section 375.141.1 (4), RSMo (Supp. 2012), Improperly withholding, misappropriating or converting any moneys or properties received in the course of doing insurance business;

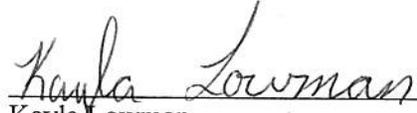
WHEREAS, Kayla Lowman has been informed of the nature of her violations, of her right to counsel and of her right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to refuse her resident producer license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that she understands her rights to contest any such actions;

NOW, THEREFORE, in lieu of the institution by the Department of Insurance, Financial Institutions and Professional Registration of any action to revoke, suspend or refuse the license of Kayla Lowman, or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Kayla Lowman, does hereby voluntarily and knowingly surrender and forfeit the sum of \$500, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Kayla Lowman shall submit this sum to the Department of Insurance, Financial

Institutions and Professional Registration, by cashier's check or money order made payable to the Missouri State School Fund no later than April 15, 2013.

DATED: June 17, 2013



Kayla Lowman
License No. 8047936

DATED: 4.17.13



Matt Barton, Division Director
Consumer Affairs Division

DATED: 6-21-13



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

Return to:
Julie Hesser
Missouri Department of Insurance, Financial
Institutions and Professional Registration
P O Box 4001
Jefferson City, MO 65102-4001