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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: NATHAN M. CHESSER  
1290 BEAVER CREEK ROAD  
CHESTERFIELD, MO 63017

TRACKING ID: 210886 (E)

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Nathan Chesser 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, Nathan Chesser ("Chesser") has a resident individual insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Chesser's failure to disclose a 2004 Suspended Imposition of Sentence (SIS) on the producer application and his failure to report a 2013 criminal prosecution within thirty days of the initial pretrial hearing date, which are violations of Section 374.210.1(1) and Section 375.141.7, RSMo (Supp. 2013), and subjects Chesser to enforcement action by the Director;

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

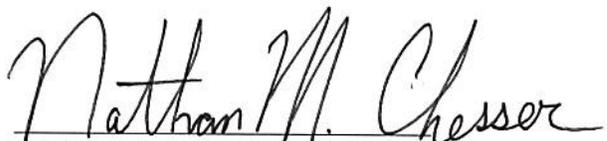
AND WHEREAS, Chesser, acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Consumer Affairs Division based on a future violation of the insurance laws or regulations by Chesser, in which action the Director or the Consumer Affairs Division 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 Chesser are committed knowingly, intentionally or in conscious disregard of the law, by answering "No" to question number one of the application, even though he had received an SIS in 2004 and failed to report a 2013 criminal prosecution within the thirty days of the initial pretrial hearing date, that such conduct violated Section 374.210.1(1) and Section 374.141.7, RSMo.

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, Chesser does hereby voluntarily and knowingly surrender and forfeit the sum of five hundred dollars (\$500.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Chesser 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 April 21, 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 Chesser, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Chesser'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: 4/16/14

  
Nathan Chesser  
License No. 8286881

DATED: 4/23/14

  
~~Matt Barton, Director~~ Carrie Couch, Acting Director  
Consumer Affairs Division

DATED: 4-28-14

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

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