DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: SUSAN MICHELLE BREVIG
5234 ALDRICH AVE. N
MINNEAPOLIS, MN 55430-3555

TRACKING ID 246417

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Susan Michelle Brevig ("Brevig") 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, 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, Brevig has applied for an individual insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information that Brevig was employed to perform title examinations in contemplation of a title insurance policy being issued from July 2012 until June 25, 2015, for Missouri transactions without an insurance producer license in violation of Sections 381.115.1 and 381.115.2(2), RSMo (Supp. 2013), subjecting Brevig to enforcement action by the Director;

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

AND WHEREAS, Brevig 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 Brevig, 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 Brevig are committed knowingly, intentionally or in conscious disregard of the law, that she continued to perform title examinations for Missouri transaction from July 2012 until June 25, 2015, without an insurance producer license in violation of Sections 381.115.1 and 381.115.2(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, Brevig 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.

Brevig 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 August 31, 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 Brevig, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Brevig'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: 8/28/2015

Susan Michelle Brevig
Applicant

DATED: 9/1/15

Carrie Couch, Acting Director
Consumer Affairs Division

DATED: 9-4-15

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

RECEIVED
AUG 3 1 2015
MO. DEPT. OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

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