STATE OF MISSOURI

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: TAMARA PROPST
2700 Cherry Creek Ct., Apt. A-203
Jefferson City, MO 65109-1517

TRACKING ID 140757

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Tamara Propst 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, Tamara Propst ("Propst") has a resident individual insurance

producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Propst's failure to remit premiums to the insurance company, Propst purported to have insurance elsewhere when she did not so premiums would be returned to her, and Propst withheld premium for more than thirty days, which is a violation of Section 20 CSR 700-1.140(D), RSMo (Supp. 2012), and subjects Propst to enforcement action by the Director;

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

AND WHEREAS, Propst, 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 Propst, 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 Propst are committed knowingly, intentionally or in conscious disregard of the law, that Propst failed to submit insurance premiums to the insurance company, that she purported to have insurance elsewhere when she did not so premiums would be returned to her, and Propst withheld premium for more than thirty days and that such conduct violated 20 CSR 700-1.140(D);

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, Propst does hereby voluntarily and knowingly surrender and forfeit the sum of seven hundred and fifty

dollars ($750), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Propst 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 December 31, 2013.

The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations by Propst, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Propst'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: 12-19-13

Tamara Propst Nance
Tamara Propst
License No. 0311801

DATED: 12.27.13

Matt Barton, Director
Consumer Affairs Division

DATED: 12-30-13

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

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