DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: TROY WOOD
4900 MILLSPRINGS CT.
ARLINGTON, TX 76017

TRACKING ID 248313

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Troy Wood ("Wood") and the Consumer Affairs Division ("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 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, Wood has applied to receive a non-resident individual insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, The Division has received information concerning Wood's misstatement on the license application regarding administrative actions taken by Indiana and California, which is a violation of Section 374.210.1(1) RSMo (Non Cum. Supp. 2014), and subjects Wood to enforcement action by the Director;

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

AND WHEREAS, Wood, acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Division based on any additional violation of the insurance laws or regulations by Wood, in which action the Director or the 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 Wood are committed knowingly, intentionally or in conscious disregard of the law, that he made a misstatement on his license application regarding administrative actions, and that such conduct violated Section 374.210.1(1) RSMo (Non Cum. Supp. 2014);

NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Wood 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.

Wood 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 November 23, 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 Wood, nothing in this Agreement shall preclude the Director or the Division from introducing Wood'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: 11-13-2015

Troy Wood
License No. 0170053

DATED: 11/23/15

Carrie Couch, Director
Consumer Affairs Division

DATED: 11.25.15

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

Return original to:

Dennis Fitzpatrick, CIE, APIR, CCP, MCM, CICSR, AIRC, ALMI, AINS, ACS
Missouri Department of Insurance, Financial Institutions and Professional Registration
PO Box 4001
Jefferson City, MO 65102