DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: DANA HOWARD
228 OAKRIDGE COURT
FAIRVIWEW HEIGHTS, IL 62208

Our File Number 07A000292

VOLUNTARY FORFEITURE

It is hereby agreed by Dana Howard and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Douglas M. Ommen is the duly appointed Director of the Department of Insurance, Financial Institutions and Professional Registration, State of Missouri (hereinafter, Director) whose duties, pursuant to Chapter 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 Section 374.085, RSMo 2000 and is authorized by the Director to recommend enforcement action under the laws relating to insurance.

WHEREAS, Dana Howard was licensed as an insurance producer by the

Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapter 375, RSMo;

WHEREAS, information has been received by the Consumer Affairs Division, which alleges that Dana Howard intentionally provided materially incorrect and untrue information in his license application by failing to report a previous criminal history on a renewal application and the failure to respond to the Department in a timely manner during the course of an investigation, subjecting him to enforcement action by the Director; under section 375.141.1 RSMo Cum Supp 2006.

WHEREAS, Dana Howard has been informed of the nature of his violations, of his right to counsel and of his right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to discipline his insurance producer license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that he understands his rights to contest any such actions;

NOW, THEREFORE, in complete settlement of the investigation in File Number 07A000292, in lieu of the institution by the Department of Insurance, Financial Institutions and Professional Registration of any action to revoke or suspend the insurance producer license of Dana Howard or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Dana Howard, without any admission of a violation of the law, does hereby voluntarily and knowingly surrender and forfeit the sum of $300.00, such sum to be paid into the Missouri

State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Dana Howard 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 August 3, 2007.

RECEIVED

DATED: August 28, 2007 AUG 2 1 2007

DOUGLAS M. OMMEN
Director

MO. DEPT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

DATED: 8-6-07

Dana Howard
Producer

DATED: 8/22/07

Kathyrn L. R. Turner
Consumer Affairs Division Counsel

Please submit this form along with payment to:

Missouri Department of Insurance
Attention: Les Hogue
P O Box 690
Jefferson City, MO 65102-0690
(573) 526-3410

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