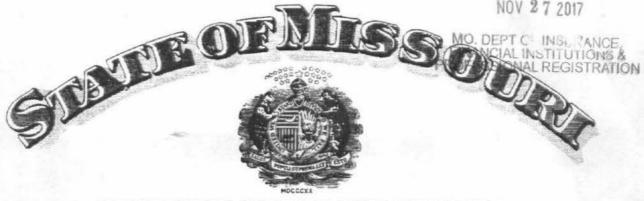
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DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: ADAM FAZIO 120 WOODRIDGE DR. DEFIANCE, MO 63341

TRACKING ID 301954

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Adam Fazio ("Fazio") and the Division of Consumer Affairs ("Division") of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Chlora Lindley-Myers, is the duly 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, Fazio holds an individual insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division received information in which Fazio disseminated the existence of the Missouri Life and Health Insurance Guaranty Association to a consumer to induce the purchase of insurance, which is a violation of Section 376.755 RSMo. Fazio misrepresented how the Missouri Life and Health Insurance Guaranty Association provides protection to a consumer as described in Section 376.715.3 RSMo, which is a violation of Section 375.144 (2) RSMo (Supp. 2013). These violations subject Fazio to enforcement action by the Director;

WHEREAS, Fazio 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, Fazio 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 Fazio, 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 Fazio are committed knowingly, intentionally or in conscious disregard of the law, that he disseminated the existence of the Missouri Life and Health Insurance Guaranty Association to a consumer to induce a purchase of insurance, and such conduct violated Section 376.755 RSMo and misrepresented how the Missouri Life and Health Insurance Guaranty Association provides protection to a consumer as described in Section 376.715.3 RSMo, and such conduct violated Section 375.144 (2) RSMo (Supp.

2013).

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, Fazio does hereby voluntarily and knowingly surrender and forfeit the sum of two hundred fifty dollars (\$250.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Fazio 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 22, 2017.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Fazio, nothing in this Agreement shall preclude the Director or the Division from introducing Fazio'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: 11-20-17

Adam Fazio

License No. 8373949

DATED: 11/28/17

Carrie Couch, Director Consumer Affairs Division

DATED: 12.11.2017

Chlora Lindley-Myers, Director

Department of Insurance, Financial

Institutions and Professional Registration