DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

STATIE OFNISSOUR

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

IN RE: JOHN THOMAS TULL PO BOX 9186 JONESBORO AR 72403 TRACKING ID 204367E

DEC 20 2013

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VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by John Thomas Tull 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, John Thomas Tull ("TULL") has applied to renew his non-resident individual insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning TULL's failure to disclose a 2012 Arkansas administrative action on his producer application, which is a violation of Section 374.210.1(1), RSMo (Supp. 2012), and subjects TULL to enforcement action by the Director;

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

AND WHEREAS, TULL, 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 TULL, 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 TULL are committed knowingly, intentionally or in conscious disregard of the law, that he failed to disclose a 2012 Arkansas administrative action on his producer application and that such conduct violated Section 374.210.1(1), RSMo;

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, TULL 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. TULL 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 20, 2013.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by TULL, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing TULL'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: 12/18/13

DATED: 12.23.13

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John Thomas Tull License No. 8085251

Matt Barton, Director

Consumer Affairs Division

DATED: 12-27.13

ohn M. Huff. Director

Department of Insurance, Financial Institutions and Professional Registration

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