



**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

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

IN RE: WILLIAM L. BROWN
212 CANDLBERRY CIRCLE
HOT SPRINGS AR 71913

TRACKING ID 265195

VOLUNTARY FORFEITURE AGREEMENT

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

WHEREAS, The Division has received information concerning Brown's misstatement on the license application regarding an administrative action taken by South Dakota, which is a violation of Section 374.210.1(1) RSMo (Non Cum. Supp. 2014), and for his failure to respond to an inquiry, which is a violation of 20 CSR 100-4.100 (2) (A). Such conduct subjects Brown to enforcement action by the Director;

WHEREAS, Brown 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, Brown, 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 Brown, 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 Brown are committed knowingly, intentionally or in conscious disregard of the law, that he made a misstatement on his license application regarding an administrative action, and such conduct violated Section 374.210.1(1) RSMo (Non Cum. Supp. 2014) and for his failure to respond to an inquiry, and such conduct is a violation of 20 CSR 100-4.100 (2) (A);

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, Brown does hereby voluntarily and knowingly

surrender and forfeit the sum of three hundred fifty dollars (\$350.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Brown 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 22, 2016.

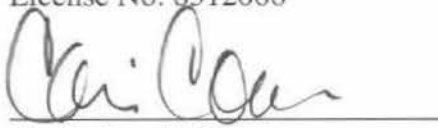
The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Brown, nothing in this Agreement shall preclude the Director or the Division from introducing Brown's admissions contained in this Agreement as evidence that 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: 12-7-16



William L. Brown
License No. 8312066

DATED: 12/19/16



Carrie Couch, Director
Consumer Affairs Division

DATED: 12-28-16



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

Return original to:

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