

STATE OF MISSOURI



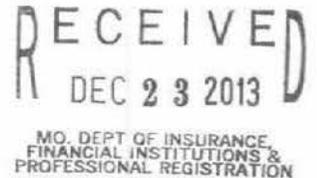
DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: COURTNEY MCCURDY

TRACKING ID 202771

1751 JAMES RIVER RD
OZARK, MO 65721



VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Courtney McCurdy 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, Courtney McCurdy ("McCurdy") is currently licensed as a

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

WHEREAS, the Consumer Affairs Division has received information concerning McCurdy's failure to properly license her business entity, a violation of Section 375.015.2 RSMo (Supp. 2012). McCurdy is subject to enforcement action by the Director.

WHEREAS, McCurdy has been informed of her right to contest any attempt by the Department to discipline her insurance producer license, and states that she understands her rights to contest any such actions;

AND WHEREAS, McCurdy, 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 an additional violation of the insurance laws or regulations by McCurdy, 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 McCurdy are committed knowingly, intentionally or in conscious disregard of the law, that she failed to properly license her business entity and that such conduct violated Section 375.015.2 RSMo (Supp. 2012).

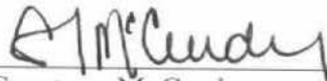
NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violation(s) cited in this Agreement, and after being afforded the opportunity to consult legal counsel, McCurdy does hereby voluntarily and knowingly surrender and forfeit the sum 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.

McCurdy 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 17, 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 McCurdy, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing McCurdy'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: 12/16/2013



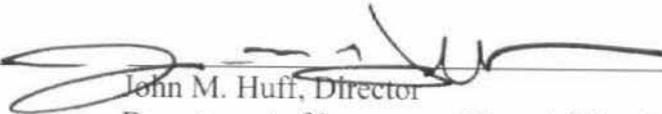
Courtney McCurdy
License No. 0409788

DATED: 12.24.13



Matt Barton, Director
Consumer Affairs Division

DATED: 12.27.13



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

Return to:
Dennis Fitzpatrick
Department of Insurance, Financial Institutions and Professional Registration
P. O. Box 4001
Jefferson City, MO 65102