



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

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

IN RE: CARIE A. BROWN
13286 COUNTY ROAD 200
JASPER, MO 64755

TRACKING ID 283847E

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Carie A. Brown 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 Acting 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, Carie A. Brown ("Brown") is a licensed resident individual insurance producer with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Brown's action of adding coverage to a policy after a loss occurred, which demonstrates incompetence and untrustworthiness and subjects Brown to enforcement action by the Director;

WHEREAS, Brown has been informed of her right to counsel and of her right to contest any attempt by the Department to refuse to issue her insurance producer license, and states that she understands her 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 Consumer Affairs Division based on an additional violation of the insurance laws or regulations by Brown, 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 Brown are committed knowingly, intentionally or in conscious disregard of the law, that she added coverage to a policy after the a loss occurred;

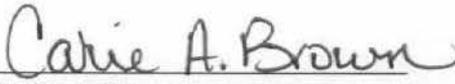
NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Brown does hereby voluntarily and knowingly surrender and forfeit the sum of two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

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 January 27, 2017.

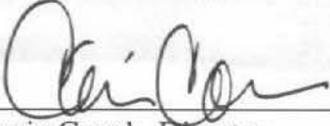
The parties agree that, should the Director or the Division in the future allege an

additional violation of the insurance laws or regulations by Brown, nothing in this Agreement shall preclude the Director or the Consumer Affairs 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.

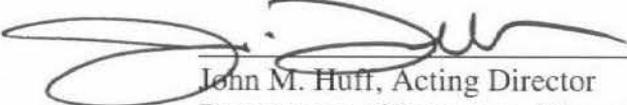
DATED: 1-23-17


Carrie A. Brown
License No. 0416900

DATED: 1/26/17


Carrie Couch, Director
Consumer Affairs Division

DATED: 1-27-17


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

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