

RECEIVED

JUN 06 2017

MO. DEPT OF INSURANCE,  
FINANCIAL INSTITUTIONS &  
PROFESSIONAL REGISTRATION



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

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

IN RE: ETAVIOUS EMANUEL  
11222 QUAIL ROOST DRIVE  
MIAMI, FL 33157

TRACKING ID 290982

**VOLUNTARY FORFEITURE AGREEMENT**

It is hereby agreed by Etavious Emanuel 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 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 Division is charged with investigating producers and companies engaged in the business of insurance pursuant to Sections 374.085 and 374.190, RSMo and is

USPS TRACKING #  
& CUSTOMER  
RECEIPT

9114 9010 7574 2769 6884 62  
For Tracking or inquiries go to USPS.com  
or call 1-800-222-1811.

authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Etavious Emanuel ("Emanuel") has a nonresident individual producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Emanuel's failure to report two Wisconsin license denials on his renewal application, which is a violation of Section 374.210.1(1), RSMo (Non Cum. Supp. 2014), and subjects Emanuel to enforcement action by the Director;

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

AND WHEREAS, Emanuel acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Division based on an additional violation of the insurance laws or regulations by Emanuel, in which action the Director or the Division alleges that the violation described herein forms part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Emanuel are committed knowingly, intentionally or in conscious disregard of the law, that he failed to report two Wisconsin license denials on his renewal application, and that such conduct violated Section 374.210.1(1), RSMo;

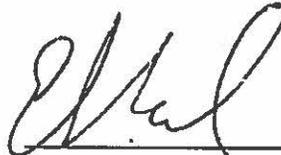
NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Emanuel does hereby voluntarily and knowingly surrender and forfeit the

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

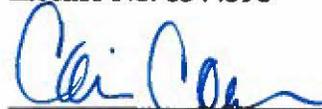
Emanuel shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than June 1, 2017.

The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations by Emanuel, nothing in this Agreement shall preclude the Director or the Division from introducing Emanuel'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: 5/24/2017

  
Etavious Emanuel  
License No. 8344598

DATED: 6/8/17

  
Carrie Couch, Director  
Division of Consumer Affairs

DATED: June 12, 2017

  
Chlora Lindley-Myers, Director  
Department of Insurance, Financial  
Institutions and Professional Registration

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

