

## DEPARTMENT OF COMMERCE & INSURANCE

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

IN RE: JOSEPH LAMONTAGNE  
203 CASPIAN AVE.  
VIRGINIA BEACH, VA 23451-4795

TRACKING ID #441433

### VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Joseph LaMontagne, (“LaMontagne”) and the Division of Consumer Affairs of the Department of Commerce and Insurance, as follows:

WHEREAS, Chlora Lindley-Myers, is the duly appointed Director of the Department of Commerce and Insurance, State of Missouri (hereinafter, “Director” of the “Department”), whose duties, pursuant to Chapters 374, 375 and 381, RSMo, include the supervision and regulation of the business of insurance;

WHEREAS, the Division of 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, LaMontagne currently holds an active license as a non-resident insurance producer with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information that LaMontagne has failed to:

- Disburse escrow funds pursuant to written instruction or agreement, in violation of Section 381.022.1(4), RSMo;
- Determine insurability consistent with sound underwriting, in violation of Section 381.071.1(2), RSMo;
- Show all outstanding interests against the title when issuing the title insurance policy to the insured, in violation of Sections 381.071.2, RSMo;

which subjects LaMontagne to enforcement action by the Director;

WHEREAS, LaMontagne 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, LaMontagne 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 LaMontagne 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 LaMontagne are committed knowingly, intentionally or in conscious disregard of the law, that LaMontagne has failed to:

- Disburse escrow funds pursuant to written instruction or agreement, in violation of Section 381.022.1(4), RSMo;
- Determine insurability consistent with sound underwriting, in violation of Section 381.071.1(2), RSMo;
- Show all outstanding interests against the title when issuing the title insurance policy to the insured, in violation of Sections 381.071.2, RSMo.

NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violations cited in this Agreement, and after being afforded the opportunity to consult legal

counsel, LaMontagne does hereby voluntarily and knowingly surrender and forfeit the sum of two thousand one hundred dollars (\$2,100.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.


LaMontagne 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 May 29, 2024.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by LaMontagne, nothing in this Agreement shall preclude the Director or the Division from introducing LaMontagne'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.

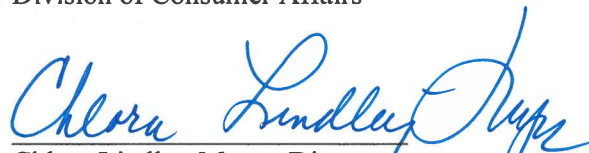
DATED: 5-28-24

  
Joseph John LaMontagne  
NPN# 8152210

DATED: 6-5-2024

  
Jeana Thomas, Acting Director  
Division of Consumer Affairs

DATED: 06-07-2024

  
Chlora Lindley-Myers, Director  
Department of Commerce and Insurance

Return original to:  
Chelsea Holtmeyer  
Missouri Department of Commerce and Insurance  
PO Box 4001  
Jefferson City, MO 65102