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MAY 27 2016



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

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

IN RE: JENNIFER PACKARD-KEANE
2759 SUNDRIDGE HEIGHTS PARKWAY BLDG.
HENDERSON, NV 89052

TRACKING ID 268132

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Jennifer Packard-Keane 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, Jennifer Packard-Keane ("Packard-Keane") has a nonresident individual producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Packard-Keane's failure to report her criminal history and two administrative actions on her renewal application, which are violations of Section 374.210.1(1), RSMo (Non Cum. Supp. 2014), and subjects Packard-Keane to enforcement action by the Director;

WHEREAS, Packard-Keane has been informed of her right to counsel and of her right to contest any attempt by the Department to revoke her insurance producer license, and states that she understands her rights to contest any such actions;


AND WHEREAS, Packard-Keane 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 Packard-Keane, 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 Packard-Keane are committed knowingly, intentionally or in conscious disregard of the law, that she failed to disclose a prior criminal history and two administrative actions, and that such conduct violated Section 374.210.1(1), RSMo;

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, Packard-Keane does hereby voluntarily and knowingly surrender and forfeit the sum of \$500.00 (five hundred dollars), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

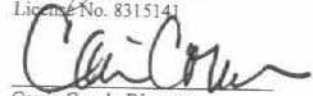
Packard-Keane shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than May 31, 2016.

The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations by Packard-Keane, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Packard-Keane'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.

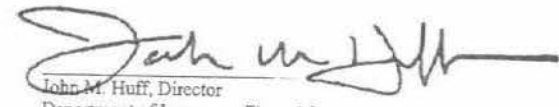
DATED: 5/21/16


Jennifer Packard-Keane
License No. 8315141

DATED: 6/6/16


Carrie Couch, Director
Consumer Affairs Division

DATED: 6/8/16


John M. Huff, 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