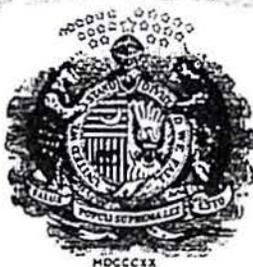


# STATE OF MISSOURI



## DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

RECEIVED  
MAR 11 2014

IN RE: JONATHAN M. BROWER  
7128 BALTIMORE AVE  
KANSAS CITY, MO 64114

TRACKING ID 212517E

DEPT OF INSURANCE,  
FINANCIAL INSTITUTIONS &  
PROFESSIONAL REGISTRATION

### VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Jonathan Michael Brower 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, Jonathan Michael Brower ("Brower") has applied to receive a

resident individual insurance producer license with the Department, pursuant to Chapter 375, RSMo:

WHEREAS, the Consumer Affairs Division has received information concerning Brower's failure to disclose administrative actions against his producer license in the states of California and Georgia, which is a violation of Section 374.210.1(1), RSMo (Supp. 2013), and subjects Brower to enforcement action by the Director:

WHEREAS, Brower has been informed of his right to counsel and of his right to contest any attempt by the Department to refuse to issue or renew his insurance producer license, and states that he understands his rights to contest any such actions:

AND WHEREAS, Brower, 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 any additional violation of the insurance laws or regulations by Brower, 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 Brower are committed knowingly, intentionally or in conscious disregard of the law, that he falsely answered "No" to question #2 on the licensure application, failing to disclose both the California and Georgia administrative actions, and that such conduct violated Section 374.210.1(1), RSMo:

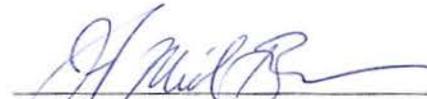
NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Brower does hereby voluntarily and knowingly surrender and forfeit the sum of two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

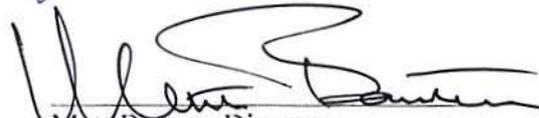
Brower shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than **Monday, April 7, 2014**.

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

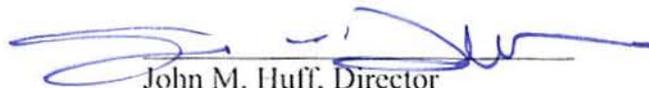
DATED: 3/10/2014

  
Jonathan Michael Brower  
License No. 8279708

DATED: 3.13.14

  
Matt Barton, Director  
Consumer Affairs Division

DATED: 3.14.14

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

Return original to:  
E.J. Jackson, Special Investigator  
Missouri Department of Insurance,  
Financial Institutions and Professional Registration  
PO Box 4001  
Jefferson City, MO 65102