

RECEIVED

JAN 30 2017



DEPARTMENT 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: JAMES PICHA  
2673 TOWNE OAKS DR.  
ST. LOUIS, MO 63129

TRACKING ID 284086

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by James Picha and the Division of Consumer Affairs 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 Division of Consumer Affairs 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, James Picha ("Picha") has a resident individual producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division of Consumer Affairs has received information concerning Picha's rebating of insurance premiums to an insurance client, which is a violation of Section 375.936(9)(a), RSMo (Supp. 2013), and subjects Picha to enforcement action by the Director;

WHEREAS, Picha 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, Picha acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Division of Consumer Affairs based on an additional violation of the insurance laws or regulations by Picha, in which action the Director or the Division of Consumer Affairs 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 Picha are committed knowingly, intentionally or in conscious disregard of the law, that he offered a rebate to an insurance client and that such conduct violated Section 375.936(9)(a) RSMo;

NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of Consumer Affairs of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Picha does hereby voluntarily and knowingly surrender and forfeit the sum of \$750.00 (seven hundred fifty dollars), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Picha 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.

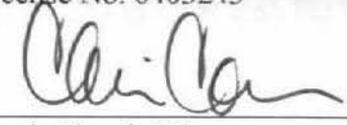
The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations by Picha, nothing in this Agreement shall preclude

the Director or the Division of Consumer Affairs from introducing Picha'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.

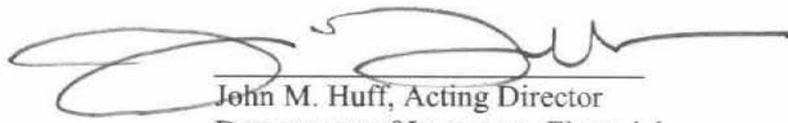
DATED: 1-26-17

  
James Picha  
License No. 0403243

DATED: 1/30/17

  
Carrie Couch, Director  
Division of Consumer Affairs

DATED: 1-31-17

  
John M. Huff, Acting 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