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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: DONALD FRONCZAK
425 S. WOODS MILL RD. STE. 170
TOWN AND COUNTRY, MO 63017-9528

TRACKING ID 304017

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Donald Fronczak 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 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

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

WHEREAS, Donald Fronczak ("Fronczak") has a resident individual producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Fronczak's misrepresentation that a Medicare recipient may be eligible for a Marketplace plan, which is a violation of Section 375.144 (2) and subjects Fronczak to enforcement action by the Director;

WHEREAS, Fronczak 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, Fronczak 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 Fronczak, 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 Fronczak are committed knowingly, intentionally or in conscious disregard of the law, that he misrepresented that a Medicare recipient may be eligible for a Marketplace plan, and that such conduct violated Section 375.144(2), 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, Fronczak 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.

Fronczak 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 November 21, 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 Fronczak, nothing in this Agreement shall preclude the Director or the Division from introducing Fronczak'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.

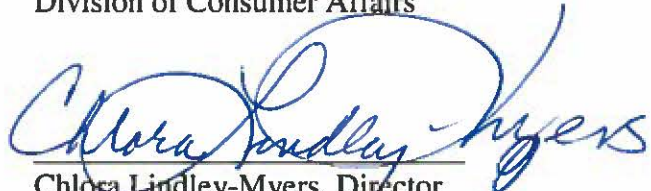
DATED: 11-16-17


Donald Fronczak
License No. 8084731

DATED: 11/21/17


Carrie Couch, Director
Division of Consumer Affairs

DATED: 11/27/2017


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

