

**Voluntary Surrender of Insurance Agent or Consultant**  
**License Authority**

I, JOHN MICHAEL BECKOS, in lieu of a hearing before the State Corporation Commission, which I understand may result in revocation or suspension of my license authority as an insurance agent or consultant, as well as possible monetary penalty, do hereby voluntarily surrender all authority held by me to conduct the business of insurance or insurance consulting in the Commonwealth of Virginia. Attached hereto are all Virginia insurance agent or consultant licenses and appointments, if any, in my possession.

I have been advised of my right to a hearing before the State Corporation Commission, my right to notice and my right to an opportunity to be heard with regard to any disciplinary action taken by the Commission, pursuant to §§ 38.2-1832 and 38.2-1844, as applicable, of the Code of Virginia, as amended. After reviewing these laws, copies of which have been given to me, I voluntarily waive these rights.

In consideration of the Commission's acceptance of this voluntary surrender of my license authority in lieu of a hearing before the Commission at this time, I agree that I will not make application to transact the business of insurance in Virginia for a period of two years from this date, and not until I have resolved all of my financial obligations resulting from my insurance activities.

I understand that in the event that I choose to re-apply for license authority after the expiration of the two-year period, the Commission reserves the right to re-open the matters giving rise to this voluntary surrender, or any other matters relevant to my activities as an insurance agent or consultant, and to require that any and all such matters be resolved to the Commission's satisfaction before any consideration will be given to my license application. I also understand that the Commission has in no manner promised or undertaken to issue any such licenses to me at the expiration of the two-year period.

I understand that notification of this matter, which may include personal information about me including, but not limited to my name, residence address, social security number (subject to state or federal limitations), date of birth, license and appointment status, and investigation or disciplinary action summary data, may be reported to the National Association of Insurance Commissioners and to other state insurance regulatory authorities or other interested parties.

This action is taken of my own volition without duress on the part of any representative of the Bureau of Insurance, or of the State Corporation Commission.

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Signature

JOHN MICHAEL BECKOS

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Name (Printed)

2674 AKRON ST, SAN BERNARDINO, CA 92407

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Address

971807

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License ID Number

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Date

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Witness's Signature

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Witness's Name (Printed)

Reproduced below are §§ 38.2-1832 and 38.2-1844 of the Code of Virginia, as amended. These are the provisions referenced in the Voluntary Surrender form contained on the reverse hereof.

### Insurance Agent

**§ 38.2-1832. Refusal to issue and revocation of license; hearing; new application.** – A. If the Commission believes that any applicant for a license is not of good character or does not have a good reputation for honesty, it may refuse to issue the license, subject to the right of the applicant to demand a hearing on the application. Except as provided in § 38.2-1042, the Commission shall not revoke or suspend an existing license until the licensee is given an opportunity to be heard before the Commission. If the Commission refuses to issue a new license or proposes to revoke or suspend an existing license, it shall give the applicant or licensee at least ten calendar days' notice in writing of the time and place of the hearing if a hearing is requested. The notice shall contain a statement of the objections to the issuance of the license, or the reason for its proposed revocation or suspension, as the case may be. The notice may be given to the applicant or licensee by registered or certified mail, sent to the last known address of record pursuant to § 38.2-1826, or the last known business address if the address of record is incorrect, or in any other lawful manner the Commission prescribes. The Commission may summon witnesses to testify with respect to the applicant or licensee, and the applicant or licensee may introduce evidence in his or its behalf. No applicant to whom a license is refused after a hearing, nor any licensee whose license is revoked, shall again apply for a license until after the expiration of a period of five years from the date of the Commission's order, or such other period of time as the Commission prescribes in its order.

B. The licensee of a business entity may be suspended, revoked or refused if the Commission finds, after notice and an opportunity to be heard, that a violation by an individual licensee acting at the direction of, on behalf of, or with the permission of the business entity was known to be a violation by one or more of the partners, officers or managers acting on behalf of the business entity, and the violation was neither reported to the Commission nor corrective action taken.

C. In addition to or in lieu of any applicable denial, suspension or revocation of a license, a person may, after notice and an opportunity to be heard, be subject to a penalty pursuant to § 38.2-218.

D. The Commission shall retain the authority to enforce the provisions of and impose any penalty or remedy authorized by this title against any person who is under investigation for or charged with a violation of this title, even if the person's license or registration has been surrendered, terminated, suspended, revoked, or has lapsed by operation of law. (Code 1950, § 38.1-312; 1952, c. 317; 1979, c. 513, § 38.1-327.44; 1981, c. 604; 1985, c. 616; 1986, c. 562; 1987, c. 521; 2001, c. 706.)

### Insurance Consultant

**§ 38.2-1844. Refusal to issue and revocation of license; hearing; new application.** – A. If the Commission is of the opinion that any applicant for an insurance consultant's license is not of good character or does not have a good reputation for honesty, it may refuse to issue the license, subject to the right of the applicant to demand a hearing on the application. The Commission shall not revoke or suspend an existing license until the licensee is given an opportunity to be heard before the Commission. If the Commission refuses to issue a new license or proposes to revoke or suspend an existing license, it shall give the applicant or licensee at least ten calendar days' notice in writing of the time and place of the hearing, if a hearing is requested. The notice shall contain a statement of the objections to the issuance of the license, or the reason for its proposed revocation or suspension as the case may be. The notice may be given to the applicant or licensee by registered or certified mail, sent to the last known address of record pursuant to § 38.2-1842, or the last known business address if the address of record is incorrect, or in any other lawful manner the Commission prescribes. The Commission may summon witnesses to testify with respect to the applicant or licensee, and the applicant or licensee may introduce evidence in his or its behalf. No applicant to whom a license is refused after a hearing, nor any licensee whose license is revoked, shall again apply for a license until after the expiration of a period of five years from the date of the Commission's order, or such other period of time as the Commission prescribes in its order.

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