DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: ANGELA KAY DAVIDSON
194 CHIPPEWA LANE
JACKSON, MO 63755

TRACKING ID 264290

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Angela Kay Davidson ("Davidson") 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, 375 and 381, 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, Davidson currently holds an expired license as an insurance

producer with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Davidson's determining insurability, handling closings, settlement or escrows for the business of title insurance in contemplation of a title insurance policy to be issued after February 9, 2016, without a valid insurance producer license pursuant to Sections 381.115.1 and 381.115.2(2), RSMo (Supp. 2013), and subjects Davidson to enforcement action by the Director;

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

AND WHEREAS, Davidson, 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 Davidson, 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 Davidson are committed knowingly, intentionally or in conscious disregard of the law, that she determined insurability, handled closings, settlements or escrow for the business of title insurance in contemplation of a title insurance policy to be issued without a valid insurance producer license in violation of Sections 381.115.1 and 381.115.2(2), RSMo (Supp. 2013);

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, Davidson 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.

Davidson 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 March 28, 2016.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Davidson, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Davidson'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: 3-16-2016

Angela Kay Davidson
License No. 411433

DATED: 3/21/16

Carrie Couch, Director
Consumer Affairs Division

DATED: 3.23.16

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

Return original to:
Marjorie Thompson
Missouri Department of Insurance,
Financial Institutions and Professional Registration
PO Box 4001
Jefferson City, MO 65102