STATE OF MISSOURI

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: BEVERLY BRUCE
3756 MAQUAM ST.
ST. CHARLES MO 63301

TRACKING ID 250897 E

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Beverly Bruce ("Bruce") 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 385 RSMo, include the supervision and regulation of the business of Motor Vehicle Extended Service Contracts ("MVESC");

WHEREAS, the Consumer Affairs Division of the Department is charged with investigating producers and companies engaged in the business of MVESC pursuant to Sections 374.085, 374.190 and 385.216, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to MVESC;

WHEREAS, Bruce has applied to receive a resident MVESC producer license with the Department, pursuant to Chapter 385, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Bruce unlawfully acting as a producer without a license, which is a violation of Section

385.206.1, RSMo (Supp. 2013), and subjects Bruce to enforcement action by the Director;

WHEREAS, Bruce has been informed of her right to counsel and of her right to contest any attempt by the Department to refuse to issue her MVESC license, and states that she understands her rights to contest any such actions;

AND WHEREAS, Bruce, 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, MVESC laws, or regulations by Bruce, in which action the Director or the Consumer Affairs Division alleges that the violation described herein form part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Bruce are committed knowingly, intentionally or in conscious disregard of the law, that she unlawfully acted as a producer without a license, and that such conduct violated Section 385.206.1, 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, Bruce 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.

Bruce 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 September 24, 2015.

The parties agree that, should the Director or the Division in the future allege any

additional violation of the insurance laws, MVESC laws, or regulations by Bruce, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Bruce'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: 9-15-15

Beverly Bruce
License no. 8230287

DATED: 9/21/15

Carrie Couch, Director
Consumer Affairs Division

DATED: 9-22-15

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

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