DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: CHARIS D. WRIGHT
64 PERIMETER CENTER EASE
STATE FARM INSURANCE CCC-SALES
ATLANTA, GA 30346-2220

TRACKING ID: 243819 (E)

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Charis D. Wright 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 and 375, 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, Charis D. Wright ("Wright") has applied to receive a non-resident

individual insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Wright's failure to disclose an administrative action by the State of Georgia on the producer application, which is a violation of Section 374.210.1(1), RSMo (Non Cum. Supp. 2014) and subjects Wright to enforcement action by the Director;

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

AND WHEREAS, Wright 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 a future violation of the insurance laws or regulations by Wright, 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 Wright are committed knowingly, intentionally or in conscious disregard of the law, by answering "No" to question number two of the application, even though she was issued a probationary license by Consent Order by the State of Georgia, that such conduct violated Section 374.210.1(1), RSMo (Non Cum. Supp 2014);

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, Wright 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.

Wright 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 October 31, 2015.

The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations by Wright nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Wright'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: Oct. 20, 2015

Charis Wright
Charis D. Wright

DATED: 11/3/15

Carrie Couch, Acting Director
Consumer Affairs Division

DATED: 11/4/15

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

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