



**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

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

IN RE: KEITH STEWART
1134 Baltursol Drive
O'Fallon, MO 63366

TRACKING ID 195404

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Keith Stewart 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;

WHEREAS, the Consumer Affairs Division of the Department is charged with investigating producers and companies engaged in the business of motor vehicle extended service contracts 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 motor vehicle extended service contracts;

WHEREAS, Keith Stewart (“Stewart”) has applied to receive a motor vehicle extended service contract producer license with the Department, pursuant to Chapter 385, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Stewart’s failure to disclose a suspended imposition of sentence for the crime of assault (a misdemeanor), which is a violation of Section 374.210.1(1), RSMo (Supp. 2012), and subjects Stewart to enforcement action by the Director;

WHEREAS, Stewart has been informed of his right to counsel and of his right to contest any attempt by the Department to refuse to issue his motor vehicle extended service contract license, and states that he understands his rights to contest any such actions;

AND WHEREAS, Stewart 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 an additional violation of the insurance laws or regulations by Stewart, 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 Stewart are committed knowingly, intentionally or in conscious disregard of the law, that he failed to disclose his criminal history on his application and that such conduct violated Section 374.210.1(1), RSMo;

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violation(s) cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Stewart does hereby voluntarily and knowingly surrender and forfeit the sum of two hundred and

fifty dollars (\$250), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Stewart 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 5, 2013.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Stewart, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Stewart'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: 8-16-13



Keith Stewart

DATED: 8.19.13



Matt Barton, Director
Consumer Affairs Division

DATED: 8-20-13



John M. Huff, 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