DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

RECEIVED
MAY 25 2016
MO. DEPT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

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

IN RE: MICHAEL ENGLAND
1250 ORCHARD VILLAGE LANE
BALLWIN MO 63021

TRACKING ID 266297 E

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Michael England ("England") 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, England applied to renew a MVESC producer license with the Department, pursuant to Chapter 385, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning England's failure to disclose a child support obligation and arrearage on his original and renewal applications, which are violations of Section 374.210.1, RSMo (Non Cum. Supp. 2014), and subjects England to enforcement action by the Director;

WHEREAS, England has been informed of his right to counsel and of his right to contest any attempt by the Department to revoke his MVESC producer license, and states that he understands his rights to contest any such actions;

AND WHEREAS, England, 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 England, 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 England are committed knowingly, intentionally or in conscious disregard of the law, that he provided materially incorrect, misleading, incomplete or untrue information in the license applications, and that such conduct violated Section 374.210.1, 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 violations cited in this Agreement, and after being afforded the opportunity to consult legal counsel, England does hereby voluntarily and knowingly surrender and forfeit the sum of five hundred dollars ($500.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

England 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 May 25, 2016.

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 England, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing

England'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: 5-19-16

Michael England
License no. 8087890

DATED: 5/25/16

Carrie Couch, Director
Consumer Affairs Division

DATED: 5/26/16

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