DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: STACEY ANN ANDREWS
3826 BLUE BONNET DRIVE
LEXINGTON, KY. 40514

ID NUMBER 274561

VOLUNTARY FORFEITURE

It is hereby agreed by Stacey Ann Andrews (Andrews) 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 of Insurance, Financial Institutions and Professional Registration is charged with investigating producers and companies

engaged in the business of insurance pursuant to Section 374.085 and 374.190, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Andrews has an application for an insurance producer license currently pending for the title line of authority;

WHEREAS, an investigation has revealed that Andrews engaged in the business of title insurance without an insurance producer license between June 2014 and May 19, 2016, in violation of Section 381.115.1 and .2 (2), RSMo (Supp 2013), subjecting Andrews to enforcement action by the Director;

WHEREAS, Andrews has been informed of the nature of her violation, 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, Andrews 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 Andrews, in which action the Director or the Consumer Affairs Division alleges that the violation described herein forms part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Andrews are committed knowingly, intentionally or in conscious disregard of the law, that she engaged in the business of title insurance without an insurance producer license and that such conduct violated Sections 381.115.1 and .2 (2), RSMo (Supp 2013).

NOW, THEREFORE, in lieu of any recommendation or initiation by Consumer Affairs Division of any action based on the violations cited in this Agreement, after being afforded the opportunity to consult legal counsel, Andrews does hereby voluntarily and knowingly surrender

and forfeit the sum of five hundred dollars ($500.00) such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Andrews 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 15, 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 Andrews, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Andrews' admissions contained in this Agreement as evidence that the act described herein forms 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: 8/26/16

Stacey Andrews

DATED: 9/1/16

Carrie Couch, Director
Consumer Affairs Division

DATED: 9-7-16

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

Return to:
Department of Insurance
Kathleen E. Jolly
P O Box 4001
Jefferson City, MO 65102