

STATE OF MISSOURI



DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: VEHICLE PROTECTION INC.
250 NE MULBERRY
LEES SUMMIT, MO 64086

TRACKING ID 235168

RECEIVED
FEB 25 2015
DEPT OF INSURANCE
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Vehicle Protection Inc. (VPI) 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, VPI has applied to renew its resident business entity producer

license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning VPI's failure to disclose a California Department of Insurance administrative action, which is a violation of Section 374.210.1(1), RSMo (Non Cum. Supp. 2014), and subjects VPI to enforcement action by the Director;

WHEREAS, VPI has been informed of its right to counsel and of its right to contest any attempt by the Department to refuse to issue its insurance business entity producer license, and states that VPI understands its right to contest any such actions;

AND WHEREAS, VPI 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 VPI in which action the Director or the Consumer Affairs Division alleges that the violations described herein forms part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by VPI are committed knowingly, intentionally or in conscious disregard of the law, that it failed to report a California Department of Insurance Administrative Order against VPI's vehicle service contract provider's license and 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, VPI 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.

VPI 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 February 26, 2015.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by VPI, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing VPI'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: 2/23/2015

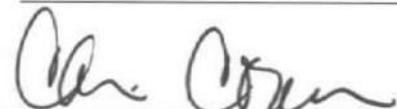


Vehicle Protection Inc.
License No. 8023469

By: KEVIN S. ORR

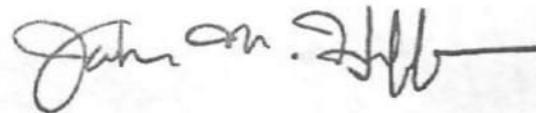
Its: President

DATED: 2/26/15



Carrie Couch, Acting Director
Consumer Affairs Division

DATED: 3/2/15



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

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Sheri Sloan
Missouri Department of Insurance,
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