



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

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

IN RE: KIM BROWN  
PO BOX 25407  
WOODBURY, MN 55125

TRACKING ID 333589

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Kim Brown and the Division of Consumer Affairs ("Division") of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Chlora Lindley-Myers, 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 Division 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, Kim Brown ("Brown") has applied to renew a nonresident individual producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Brown's misstatement on her renewal application, which is a violation of Section 374.210.1(1), RSMo (2016), and subjects Brown to enforcement action by the Director;

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

AND WHEREAS, Brown acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Division based on an additional violation of the insurance laws or regulations by Brown, in which action the Director or the 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 Brown are committed knowingly, intentionally or in conscious disregard of the law, that she made a misstatement on her renewal application and that such conduct violated Section 374.210.1(1), RSMo;

NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Brown does hereby voluntarily and knowingly surrender and forfeit the sum of \$250.00 (two hundred fifty dollars), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Brown 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 March 21, 2019.

The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations by Brown, nothing in this Agreement shall preclude the Director or the Division from introducing Brown'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: 3/7/19



Kim Brown  
License No. 105404

DATED: 3/14/19



Carrie Couch, Director  
Division of Consumer Affairs

DATED: 03/14/2019



Chlora Lindley-Myers, 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