

## DEPARTMENT OF COMMERCE & INSURANCE

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

IN RE: CRAIG S. SPRATT  
2157 COUNTY RD. 12  
PHILADELPHIA, MO 63463

TRACKING ID 439240

### VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Craig S. Spratt ("Spratt") and the Division of Consumer Affairs ("Division") of the Department of Commerce and Insurance, as follows:

WHEREAS, Chlora Lindley-Myers, is the duly appointed Director of the Department of Commerce and Insurance, 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, Spratt holds an active producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Spratt's misrepresentation of an insurance application, which is a violation of Section 375.144 (2), RSMo, and subjects Spratt to enforcement action by the Director;

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


AND WHEREAS, Spratt 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 Spratt, 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 Spratt are committed knowingly, intentionally or in conscious disregard of the law, that he misrepresented an insurance application, in violation of Section 375.144 (2), 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, Spratt does hereby voluntarily and knowingly surrender and forfeit the sum of seven hundred dollars (\$700.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.


Spratt 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 23, 2024.

The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations by Spratt, nothing in this Agreement shall preclude the Director or the Division from introducing Spratt'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.

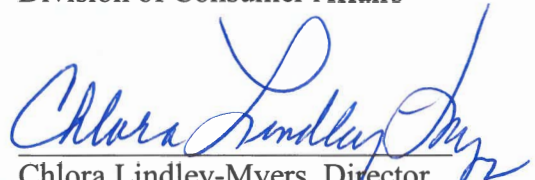
DATED: 5-7-2024

  
Craig S. Spratt  
NPN 5037827

DATED: 5-16-2024

  
Jeana Thomas, Acting Director  
Division of Consumer Affairs

DATED: 05-20-2024

  
Chlora Lindley-Myers, Director  
Department of Commerce and Insurance

Return original to:  
Dennis Fitzpatrick  
Missouri Department of Commerce and Insurance  
P.O. Box 4001  
Jefferson City, MO 65102