



DEPARTMENT OF COMMERCE & INSURANCE

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

IN RE: RUTH & ASSOCIATES BUSINESS SOLUTIONS, LLC
1718 CENTRAL AVE. STE. B
KANSAS CITY, KS 66102-4945

TRACKING ID 444810

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Ruth & Associates Business Solutions, LLC (“Ruth & Associates”) 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, Ruth & Associates holds an active nonresident business entity producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning the following violations by Ruth & Associates:

- Failure to designate a responsible licensed insurance producer, in violation of Section 375.015.4, RSMo;
- Failure to notify the Department within twenty days of a change or termination of any producer, in violation of Section 375.015.5, RSMo;
- Allowed its producer to issue false certificates of insurance, in violation of Section 375.144(2), RSMo;
- Allowed an unlicensed producer to conduct insurance business, in violation of Section 375.144(4), RSMo;
- Withheld moneys received in the course of doing insurance business, in violation of Section 375.144(4), RSMo, and subjects Ruth & Associates to enforcement action by the Director;

WHEREAS, Ruth & Associates has been informed of its right to counsel and of its right to contest any attempt by the Department to discipline the business entity producer license, and states that it understands its rights to contest any such actions;

AND WHEREAS, Ruth & Associates 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 Ruth & Associates, in which action the Director or the 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 Ruth & Associates are committed knowingly, intentionally or in conscious disregard of the law, that it:

- Operated without a designated responsible licensed producer, in violation of Section 375.015.4, RSMo;
- Failed to change information on the application within twenty days, in violation of Section 375.015.5, RSMo;
- Allowed an unlicensed producer to conduct insurance business, in violation of Section 375.144(2), RSMo;

- Allowed its producer to issue false certificates of insurance, in violation of Section 375.144(4), RSMo;
- Withheld moneys received in the course of doing insurance business, in violation of Section 375.144(4), RSMo.

NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violations cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Ruth & Associates does hereby voluntarily and knowingly surrender and forfeit the sum of four thousand two hundred and fifty dollars (\$4,250.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.


Ruth & Associates 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 July 26, 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 Ruth & Associates, nothing in this Agreement shall preclude the Director or the Division from introducing Ruth & Associates' 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: 08-13-2024


 By: Ruth Matsushita Diaz
 Ruth & Associates Business Solutions, LLC
 NPN 19960158

DATED: 8-22-2024


 Jeana Thomas, Acting Director
 Division of Consumer Affairs

DATED: 08 23 2024


 Chlora Lindley-Myers, Director
 Department of Commerce and Insurance