



DEPARTMENT OF COMMERCE & INSURANCE

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

IN RE: JAMES DUNCAN
4423 GEMINI DRIVE
ST. LOUIS MO 63128

TRACKING ID 356410 E

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by James R. Duncan ("Duncan") 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, 375 and 381, 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, Duncan has applied for the renewal of his resident insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Duncan performing title searches for the business of title insurance in contemplation of a title insurance policy to be issued, without a valid insurance producer license, which is a violation of Sections 381.115.1 and 381.115.2(2), RSMo (Supp. 2013) and subjects Duncan to enforcement action by the Director;

WHEREAS, Duncan has voluntarily completed a review of the Missouri Revised Statutes and the Missouri Regulations related to title insurance and insurance producer licensure;

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

AND WHEREAS, Duncan acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Division based on any additional violation of the insurance laws or regulations by Duncan, 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 Duncan are committed knowingly, intentionally or in conscious disregard of the law, that he performed title searches for the business of title insurance in contemplation of a title insurance policy to be issued without a valid insurance producer license and that such conduct violated Section 381.115.1 and 381.115.2(2), RSMO (Supp. 2013);

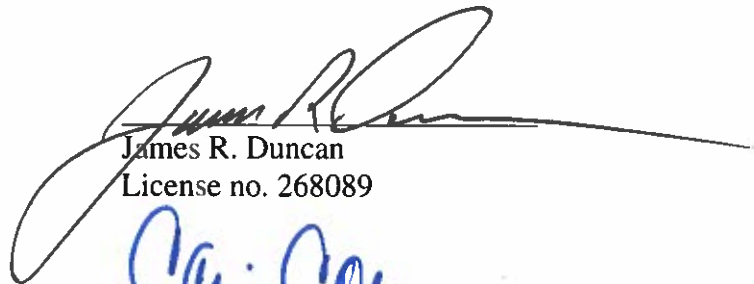
NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Duncan does hereby voluntarily and knowingly surrender and forfeit the

sum of two thousand dollars (\$2,000), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Duncan 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 April 6, 2020.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Duncan, nothing in this Agreement shall preclude the Director or the Division from introducing Duncan'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: 3-30-2020



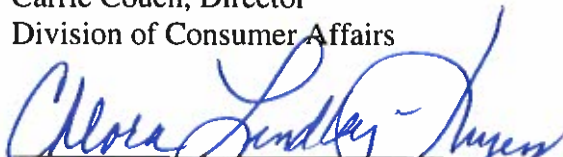
James R. Duncan
License no. 268089

DATED: 4/7/20



Carrie Couch, Director
Division of Consumer Affairs

DATED: 04.10.2020



Chlora Lindley-Myers, Director
Department of Commerce and Insurance

Return original to:
Andrew Engler
Missouri Department of Commerce and Insurance
PO Box 4001
Jefferson City, MO 65102