

## **DEPARTMENT OF COMMERCE & INSURANCE**

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

IN RE: JVAKR, L.L.C. 909 HAMPTON DRIVE CENTRALIA, MO 65204

TRACKING ID: 414067

## VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by JVAKR, L.L.C. ("JVAKR") 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, JVAKR, holds an active business entity producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information that on or before January 20, 2023, JVAKR, was doing business as Partners Central, Insurance & Financial Strategies, without a valid business entity producer license issued by this Department, in violation of Section 375.015.2, RSMo, and subjects JVAKER to enforcement action by the Director;

WHEREAS, JVAKER, has been informed of its right to counsel and of its right to contest any attempt by the Department to discipline its insurance producer license, and states that they understand their right to contest any such actions;

AND WHEREAS, JVAKER, 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 JVAKER, 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 JVAKER, are committed knowingly, intentionally or in conscious disregard of the law;

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, JVAKER, does hereby voluntarily and knowingly surrender and forfeit the sum of five hundred dollars (\$500.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

JVAKER, 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 31, 2023.

The parties agree that, should the Director or the Division in the future allege an

additional violation of the insurance laws or regulations by JVAKER, nothing in this Agreement shall preclude the Director or the Division from introducing JVAKER'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: 03/30/77

DATED: \_4423

KER, L.L.C.

MPN: 10858855 By: Jason Alan Ridgel, Owner

Carrie Couch, Director Division of Consumer Affairs

Chlora Lindley-Myers, Director Department of Commerce and Insurance

DATED: april 5, 2023

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