

## **DEPARTMENT OF COMMERCE & INSURANCE**

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

IN RE: TRAN MILORD KEELS 1021 SE CRIMSON CT BLUE SPRINGS MO 64014

TRACKING ID 364489

## **VOLUNTARY FORFEITURE AGREEMENT**

It is hereby agreed by Tran Milord Keels ("Keels") 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, Keels has applied for a producer license with the Department, pursuant to Chapter 375, RSMo;

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

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

AND WHEREAS, Keels 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 Keels, 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 Keels are committed knowingly, intentionally or in conscious disregard of the law, that Keels had a misstatement on his application which violated Section 375.210.1, RSMo (2016);

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, Keels does hereby voluntarily and knowingly surrender and forfeit the sum of three hundred dollars, such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Keels 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 October 12, 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 Keels, nothing in this Agreement shall preclude the Director or the Division from introducing Keels' 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: 10/04/2020

DATED: 10/29/20

DATED: 10.30 · 2020

Applicant

Carrie Couch, Director

Division of Consumer Affairs

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