



## DEPARTMENT OF COMMERCE & INSURANCE

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

IN RE: MICHAEL TOWNSEND  
3600 RALPH POWELL RD., STE. C  
LEE'S SUMMIT, MO 64064

TRACKING ID: 413230

### VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Michael Townsend ("Townsend") 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, Townsend has applied for renewal of his insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information that Townsend provided incorrect client personal identifiable information on applications; electronically signed the name of the insured and submitted the application to the insurer without authorization from the insured, which is a violation of Section 375.144, RSMo, and subjects Townsend to enforcement action by the Director;

WHEREAS, Townsend 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, Townsend 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 Townsend, 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 Townsend are committed knowingly, intentionally or in conscious disregard of the law, that Townsend provided incorrect client personal identifiable information on applications; electronically signed the name of the insured and submitted the application to insurer without authorization from the insured, which violates Section 375.144, RSMo;

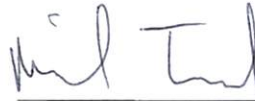
NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Townsend does hereby voluntarily and knowingly surrender and forfeit the sum of one thousand dollars (\$1,000.00), such sum to be paid into the State School Moneys Fund

pursuant to Sections 374.046 and 374.280, RSMo;

Townsend 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 21, 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 Townsend, nothing in this Agreement shall preclude the Director or the Division from introducing Townsend'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: 3/9/2023



Michael Townsend  
NPN: 18136465

DATED: 3/16/23



Carrie Couch, Director  
Division of Consumer Affairs

DATED: 3/20/23



Chlora Lindley-Myers, Director  
Department of Commerce and Insurance

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