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MO. DEPT OF INSURANCE,  
FINANCIAL INSTITUTIONS &  
PROFESSIONAL REGISTRATION



**DEPARTMENT OF INSURANCE, FINANCIAL  
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

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

IN RE: LOUIE HERNANDEZ  
27681 AQUAMARINE  
MISSION VIEJO, CA 92691

TRACKING ID 304764

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Louie Hernandez and the Division of Consumer Affairs ("Division") of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Chlora Lindley-Myers, is the duly appointed Director of the Department of Insurance, Financial Institutions and Professional Registration, 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, Louie Hernandez ("Hernandez") has applied for an individual insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Hernandez's misstatement on the license application regarding an administrative action, which is a violation of Section 374.210.1(1) RSMo (Non Cum. Supp. 2014), and subjects Hernandez to enforcement action by the Director;


WHEREAS, Hernandez 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, Hernandez 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 Hernandez, 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 Hernandez are committed knowingly, intentionally or in conscious disregard of the law, that he made a misstatement on his license application regarding an administrative action, and such conduct violated Section 374.210.1(1) RSMo (Non Cum. Supp. 2014);

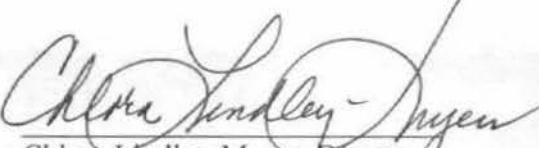
NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violation(s) cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Hernandez does hereby voluntarily and knowingly surrender and forfeit the sum of two hundred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

Hernandez 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 January 31, 2018.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Hernandez, nothing in this Agreement shall preclude the Director or the Division from introducing Hernandez'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: 1-9-2018   
Louie Hernandez  
Applicant

DATED: 1/24/18   
Carrie Couch, Director  
Division of Consumer Affairs

DATED: January 26, 2018   
Chlora Lindley-Myers, Director  
Department of Insurance, Financial  
Institutions and Professional Registration

Return original to:  
Dennis A. Fitzpatrick, CPCU, CIE, CCP, CICS, MCM, APIR, AIRC, ALMI, AINS, ACS  
Missouri Department of Insurance, Financial Institutions and Professional Registration  
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