

## **DEPARTMENT OF COMMERCE & INSURANCE**

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

IN RE: SONIA FENELON
P. O. Box 590183
FORT LAUDERDALE, FL 33359

Tracking ID 353398

## **VOLUNTARY FORFEITURE AGREEMENT**

It is hereby agreed by Sonia Fenelon 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, Sonia Fenelon ("Fenelon") is a licensed insurance producer with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Fenelon's misstatement on her license renewal application in violation of Section 374.210.1(1) RSMo and subjects Fenelon to enforcement action by the Director;

WHEREAS, Fenelon has been informed of her right to counsel and of her right to contest any attempt by the Department to discipline her insurance producer license, and states that she understands her rights to contest any such actions;

AND WHEREAS, Fenelon 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 Fenelon, 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 Fenelon are committed knowingly, intentionally or in conscious disregard of the law, that she made a misstatement on her license application in violation of Section 374.210.1(1) 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, Fenelon 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.

Fenelon 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 February 20, 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 Fenelon, nothing in this Agreement shall preclude the Director or the Division from introducing Fenelon'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: 02/18/2020

License #8422321

DATED: 2/28/20

Carrie Couch, Director

Division of Consumer Affairs

DATED: 03.02.1020

Chlora Lindley-Myers, Director

Department of Commerce and Insurance

Return original to:

Dennis A. Fitzpatrick, CPCU, CIE, CCP, CICSR, MCM, APIR, AIRC, ALMI, AINS, ACS Missouri Department of Commerce and Insurance PO Box 4001

Jefferson City, MO 65102