



DEPARTMENT OF COMMERCE & INSURANCE

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

IN RE: RUTH ADRIANA MATSUSHITA DIAZ
14124 S. INVERNESS ST.
OLATHE, KS 66061-6822

TRACKING ID 445045

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Ruth Matsushita Diaz (“Matsushita Diaz”) 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, Matsushita Diaz has applied for renewal of her nonresident insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Matsushita Diaz's conducting the business of insurance without a valid license issued by this Department, which is a violation of Section 375.014.1, RSMo;

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

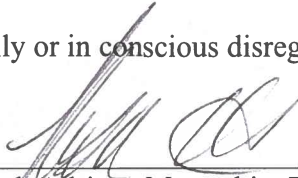
AND WHEREAS, Matsushita Diaz acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Division based on an additional violation of the insurance laws or regulations by Matsushita Diaz, in which action the Director or the Division alleges that 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 Matsushita Diaz are committed knowingly, intentionally or in conscious disregard of the law, that she conducted the business of insurance without a valid license issued by this Department, and that such conduct violated Section 375.014.1, 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, Matsushita Diaz does hereby voluntarily and knowingly surrender and forfeit the sum of eight hundred fifty dollars (\$850.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Matsushita Diaz 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 July 26, 2024.


The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations by Matsushita Diaz, nothing in this Agreement shall preclude the Director or the Division from introducing Matsushita Diaz's admissions contained in this Agreement as evidence that the act described herein forms 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: 07-27-2024



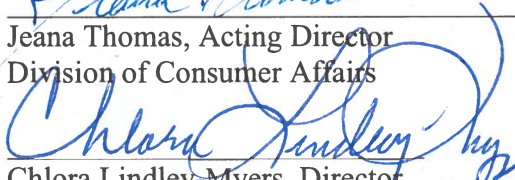
Ruth Adriana Matsushita Diaz
NPN 18888333

DATED: 8-22-2024



Jeana Thomas, Acting Director
Division of Consumer Affairs

DATED: 08-23-2024



Chlora Lindley-Myers, Director
Department of Commerce and Insurance

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