



## DEPARTMENT OF COMMERCE & INSURANCE

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

IN RE: LARIAT AUTOMOTIVE GROUP  
3565 FRANKS DRIVE  
ST. CHARLES, MO 63301

TRACKING ID: 393351 E

### VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Lariat Automotive Group ("LAG") and the 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, 375 and 385, RSMo, include the supervision and regulation of the business of Motor Vehicle Extended Service Contracts ("MVESC");

WHEREAS, the Consumer Affairs Division ("Division") of the Department is charged with investigating producers and companies engaged in the business of motor vehicle extended

service contracts pursuant to Sections 374.085, 374.190, and 385.200 to 385.220 and is authorized by the Director to recommend enforcement action for violations of such laws;

WHEREAS, LAG, has applied to receive a MVESC Business Entity Producer (“BEP”) license with the Department, pursuant to Chapter 385, RSMo;

WHEREAS, the Division determined, based on the information and documentation that LAG:

- Failed to timely renew its MVESC business entity producer license in violation of Section 385.207.6 RSMo;
- Engaged in the sale of MVESC to consumers without a valid BEP license issued by the Department in violation of Section 385.206.1, RSMo;

Additionally, LAG materially aided its employees to violate Section 385.206.1, RSMo when allowing the sale of MVESC after the expiration of its BEP license in violation of Section 385.216.2 RSMo;

WHEREAS, LAG has been informed of its right to counsel and its right to contest any disciplinary action against the MVESC business entity producer license of LAG;

AND WHEREAS, LAG acknowledges and understands that this Voluntary Forfeiture Agreement is an administrative action and will be reported by the Department to other states. LAG further acknowledges and understands that this administrative action should be disclosed on future applications and renewal applications and it is LAG's responsibility to comply with the reporting requirements of each state in which it is licensed or registered.


NOW, THEREFORE, in lieu of any recommendation or initiation by the Director or the Division of any other action available to the Director or the Division, based on the violations cited in this Agreement, and after being afforded the opportunity to consult legal counsel, LAG does

hereby voluntarily and knowingly surrender and forfeit the sum of nine hundred (\$900.00) such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280.


LAG 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 May 4, 2022.

The parties agree that, should the Director, the Department, or the Division in the future allege any additional violation of the insurance or motor vehicle extended service contract laws or regulations by LAG, nothing in this Agreement shall preclude the Director, the Department, or the Division from introducing LAG'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.

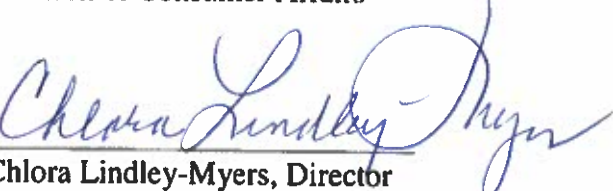
DATED: 4/19/2022

  
Lariat Automotive Group  
By: Andrew Pagano  
Its: Owner  
NPN# 18655886

DATED: 4/26/22

  
Carrie Couch, Director  
Division of Consumer Affairs

DATED: April 28, 2022

  
Chlora Lindley-Myers, Director  
Department of Commerce and Insurance