



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

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

IN RE: ANDREA ELIZABETH CHRISTIANSEN  
2159 PORTSIDE LANE  
OSAGE BEACH, MO 65065

TRACKING ID 237411

VOLUNTARY FORFEITURE AGREEMENT

RECEIVED  
JUL 7 2008

It is hereby agreed by Andrea Elizabeth Christiansen and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, John M. Huff, 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, 375 and 381, RSMo, include the supervision and regulation of the business of insurance;

WHEREAS, the Consumer Affairs Division of the Department 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, Andrea Elizabeth Christiansen ("Christiansen") currently holds an

active license as an individual licensed producer with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Christiansen's failure to resolve disputed homeowners association fees when an unresolved issue was raised prior to disbursing funds, which is a violation of Section 381.022.2 (2), RSMo (Supp. 2013), subjecting Christiansen to an enforcement action by the Director;

WHEREAS, Christiansen 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, Christiansen, acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Consumer Affairs Division based on any additional violation of the insurance laws or regulations by Christiansen, in which action the Director or the Consumer Affairs 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 Christiansen are committed knowingly, intentionally or in conscious disregard of the law, that she failed to resolve disputed homeowners association fees when an unresolved issue was raised prior to disbursing funds in violation of Section 381.022.2(2), RSMo (Supp. 2013).

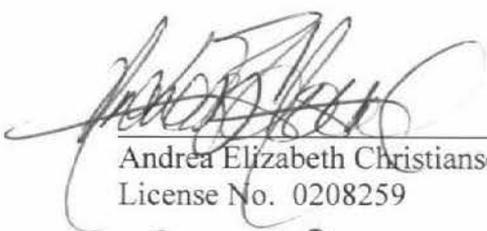
NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violations cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Christiansen does hereby voluntarily and knowingly surrender and forfeit the sum 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.

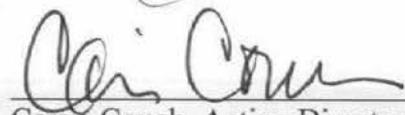
Christiansen shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than July 10, 2015.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Christiansen, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Christiansen'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: 7-10-15

  
Andrea Elizabeth Christiansen  
License No. 0208259

DATED: 7/13/15

  
Carrie Couch, Acting Director  
Consumer Affairs Division

DATED: 7-14-15

  
John M. Huff, Director  
Department of Insurance, Financial  
Institutions and Professional  
Registration