



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

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

IN RE: ADVANCED VEHICLE PROTECTION CENTER, LLC  
1276 JUNGERMANN RD UNIT B  
ST. PETERS MO 63376

TRACKING ID 309332 E

**VOLUNTARY FORFEITURE AGREEMENT**

It is hereby agreed by Advanced Vehicle Protection Center, LLC (“AVPC”) 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, AVPC has applied to receive a MVESC business entity producer license with the Department, pursuant to Chapter 385, RSMo;

WHEREAS, the Division has received information concerning AVPC unlawfully acted as a MVESC business entity producer without a license, which is a violation of Section 385.207.1, RSMo (Supp. 2013), and subjects AVPC to enforcement action by the Director;

WHEREAS, AVPC has been informed of its right to counsel and of its right to contest any attempt by the Department to refuse to issue its MVESC business entity producer license, and states that it understands its rights to contest any such actions;

AND WHEREAS, AVPC 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, MVESC laws or regulations by AVPC, 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 AVPC are committed knowingly, intentionally or in conscious disregard of the law, that it unlawfully acted as a MVESC business entity producer without a license, and that such conduct violated Section 385.207.1, RSMo (Supp. 2014);

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, AVPC does hereby voluntarily and knowingly surrender and forfeit the sum of two thousand dollars (\$2,000.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

AVPC 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 June 15, 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 AVPC, nothing in this Agreement shall preclude the Director or the Division from introducing AVPC'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.

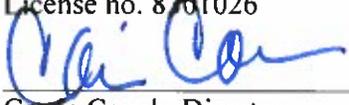
DATED: 8/6/2018

  
Advanced Vehicle Protection Center, LLC

By: Jeff Richardson

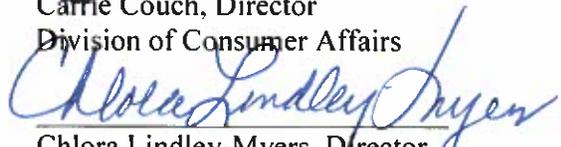
Its: owner  
License no. 8701026

DATED: 8/14/18



Carrie Couch, Director  
Division of Consumer Affairs

DATED: 08.15.2018



Chlora Lindley-Myers, Director  
Department of Insurance, Financial  
Institutions and Professional Registration

Return original to:  
Investigator Name  
Missouri Department of Insurance,  
Financial Institutions and Professional Registration  
PO Box 4001  
Jefferson City, MO 65102