



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

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

IN RE: BRADLEY WEST  
2208 VICTOR STREET  
ST. LOUIS MO 63104

TRACKING ID 337512 E

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Bradley West ("West") and the Division of Consumer Affairs 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, 375 and 385 RSMo, include the supervision and regulation of the business of Motor Vehicle Extended Service Contracts ("MVESC");

WHEREAS, the Division of Consumer Affairs of the Department is charged with investigating producers and companies engaged in the business of MVESC pursuant to Sections 374.085, 374.190 and 385.216, RSMo and is authorized by the Director to

recommend enforcement action under the laws relating to MVESC;

WHEREAS, West has applied to receive a resident MVESC producer license with the Department, pursuant to Chapter 385, RSMo;

WHEREAS, the Division has received information concerning West unlawfully acting as a producer without a license, which is a violation of Section 385.207.3, RSMo (2016), and subjects West to enforcement action by the Director;

WHEREAS, West has been informed of his right to counsel and of his right to contest any attempt by the Department to refuse to issue his MVESC license, and states that he understands his rights to contest any such actions;

AND WHEREAS, West acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Division based on any additional violation of the insurance laws, MVESC laws, or regulations by West, 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 West are committed knowingly, intentionally or in conscious disregard of the law, that he unlawfully acted as a producer without a license, and that such conduct violated Section 385.207.3, RSMo (2016);

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, West 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.

West 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 15, 2019.

The parties agree that, should the Director or the Division in the future allege any additional violation of the insurance laws, MVESC laws, or regulations by West, nothing in this Agreement shall preclude the Director or the Division of Consumer Affairs from introducing West'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: 05/01/2019

  
\_\_\_\_\_  
Bradley West  
License no. 8341394

DATED: 5/7/19

  
\_\_\_\_\_  
Carrie Couch, Director  
Division of Consumer Affairs

DATED: 05.10.2019

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

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