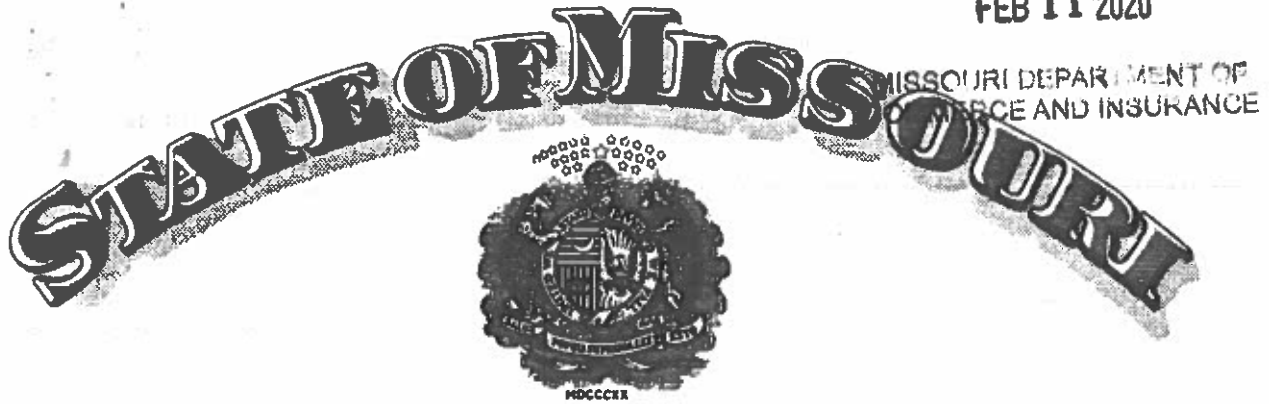


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## DEPARTMENT OF COMMERCE & INSURANCE

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

IN RE: CHARLES COPPER  
991 NE 250  
KNOB NOSTER, MO 65336

TRACKING ID 353717

### VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Charles Copper 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, Charles Copper ("Copper") has applied to receive a resident individual producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Copper's misstatement on his application, which is a violation of Section 374.210.1(1), RSMo (2016), and subjects Copper to enforcement action by the Director;

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

AND WHEREAS, Copper 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 Copper, 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 Copper are committed knowingly, intentionally or in conscious disregard of the law, that he made a misstatement on his application and that such conduct violated Section 374.210.1(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, Copper 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.

Copper 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 February 19, 2020.

The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations by Copper, nothing in this Agreement shall preclude the Director or the Division from introducing Copper'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: 2-6-2020



Charles Copper  
License No. 30000769330

DATED: 2/13/2020



Carrie Couch, Director  
Division of Consumer Affairs

DATED: 02.18.2020



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