



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

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

IN RE: CHARLES L CRANE AGENCY CO
100 N. BROADWAY, STE. 900
ST. LOUIS, MO 63102

TRACKING ID 334999

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Charles L Crane Agency Co 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, Charles L Crane Agency Co (“Crane Agency”) has a resident business entity producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information that the Crane Agency agreed with an insurer, as its appointed agent/producer, to accept the responsibility to advise their insureds that the insurer would use credit information to provide a quote to the Crane Agency but failed to send such notice to their insureds, thereby subjecting itself to the requirements of Section 375.918, and failed to maintain a complete set of records, including records transmitted to or received by the licensee concerning the policy, which are violations of Sections 375.918.4, RSMo (2016) and 20 CSR 700-1.140(5)(A)2, and subjects Crane Agency to enforcement action by the Director;

WHEREAS, Crane Agency has been informed of its right to counsel and of its right to contest any attempt by the Department to discipline its insurance producer license, and states that it understands its rights to contest any such actions;

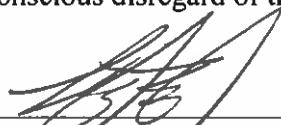
AND WHEREAS, Crane Agency acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Division based on an additional violation of the insurance laws or regulations by Crane Agency, in which action the Director or the Division alleges that the violations described herein form part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Crane Agency are committed knowingly, intentionally or in conscious disregard of the law, that the Crane Agency failed to advise its insureds that an insurer would be using credit information to issue a quote to Crane Agency and failed to maintain a complete set of records, including records transmitted to or received by the licensee concerning the policy, and that such conduct violated Section 375.918.4 and 20 CSR 700-1.140(5)(A)2;

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, Crane Agency does hereby voluntarily and knowingly surrender and forfeit the sum of \$1,000 (one thousand dollars), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.


Crane Agency 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 9, 2019.

The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations by Crane Agency, nothing in this Agreement shall preclude the Director or the Division from introducing Crane Agency'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.

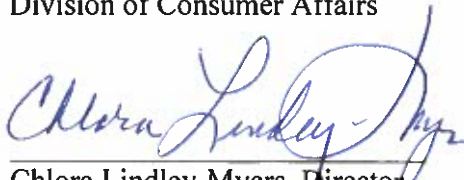
DATED: 4/26/19


Charles L. Crane Agency Co
License No. 0016014
By: TOM BERRA, JR.
Its: PRESIDENT

DATED: 5/3/19


Carrie Couch, Director
Division of Consumer Affairs

DATED: 05.06.2019


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