



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

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

IN RE: Beth Carter
203 N 36th St.
St. Joseph, MO 64506

TRACKING ID: 321449

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Beth Carter 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, the Division has received information that Beth Carter ("Carter") made false or fraudulent statements on an insurance policy application, which is a violation of Sections 375.144 (1) and (2), RSMo (2016), and 375.936 (7), RSMo (2016) and subjects Carter to enforcement action by the Director;

WHEREAS, Carter has been informed of her right to counsel and of her right to contest any attempt by the Department to refuse to renew her producer license, and states that she understands her rights to contest any such actions;

AND WHEREAS, Carter 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 Carter, 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 Carter are committed knowingly, intentionally or in conscious disregard of the law, that she made false or fraudulent statements on an insurance policy application and that such conduct violated Sections 375.144 (1) and (2), RSMo (2016), and 375.936 (7), 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, Carter does hereby voluntarily and knowingly surrender and forfeit the sum of one thousand dollars (\$1,000), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Carter 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 8, 2019.

The parties agree that, should the Director or the Division in the future allege an

additional violation of the insurance laws or regulations by Carter, nothing in this Agreement shall preclude the Director or the Division from introducing Carter'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: 2/5/19

Beth Carter

Beth Carter

License No. 0249833

DATED: 2/19/19

Carrie Couch

Carrie Couch, Director

Division of Consumer Affairs

DATED: 02.21.2019

Chlora Lindley-Myers

Chlora Lindley-Myers, Director

Department of Insurance, Financial
Institutions and Professional Registration

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