



DEPARTMENT OF COMMERCE & INSURANCE

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

IN RE: MEREDITH ANN LUTTRULL
321 TIMBER LANE
JACKSON, MO 63755

TRACKING ID# 391194

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Meredith Ann Luttrull ("Luttrull") and the Division of Consumer Affairs 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, 375 and 381, RSMo, include the supervision and regulation of the business of insurance;

WHEREAS, the Division of Consumer Affairs ("Division") of the Department 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, Luttrull currently holds an active license as a producer with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Luttrull's failure

to perform sound underwriting practices when determining insurability for the business of title insurance, in violation of Section 381.071.1(2) RSMo and subjects Luttrull to enforcement action by the director;

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

AND WHEREAS, Luttrull acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Division based on any additional violation of the insurance laws or regulations by Luttrull, 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 Luttrull are committed knowingly, intentionally or in conscious disregard of the law, that she failed to perform sound underwriting practices when determining insurability for the business of title insurance, in violation of Section 381.071.1(2) RSMo.

NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violations cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Luttrull does hereby voluntarily and knowingly surrender and forfeit the sum of six hundred dollars (\$600.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Luttrull 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, 2022.

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

additional violation of the insurance laws or regulations by Luttrull, nothing in this Agreement shall preclude the Director or the Division from introducing Luttrull'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.

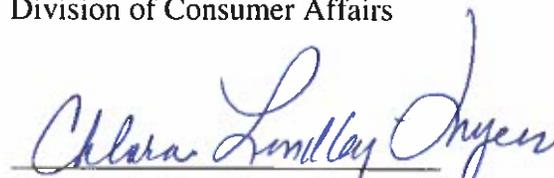
DATED: 5/11/2022


Meredith Ann Luttrull
NPN No. 17139851

DATED: 5/19/22


Carrie Couch, Director
Division of Consumer Affairs

DATED: May 19, 2022


Chlora Lindley-Myers, Director
Department of Commerce and Insurance

Return original to:
Chelsea Holtmeyer
Missouri Department of Commerce and Insurance
PO Box 4001
Jefferson City, MO 65102