



## DEPARTMENT OF COMMERCE & INSURANCE

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

IN RE: JOSHUA RUSSELL  
207 CAMPBELL DR.  
LIBERTY, MO 64068-9301

TRACKING ID 356394

### VOLUNTARY FORFEITURE AGREEMENT

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

WHEREAS, the Division has received information concerning Russell's failure to retain emails for at least three years that were related to an insured's policy, which is a violation of 20 CSR 700-1.140(5)(A)(2) and 20 CSR 700-1.140(5)(D), and subjects Russell to enforcement action by the Director;

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

AND WHEREAS, Russell 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 Russell, 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 Russell are committed knowingly, intentionally or in conscious disregard of the law, that he failed to retain emails for at least three years related to an insured's policy and that such conduct violated 20 CSR 700-1.140(5)(A)(2) and 20 CSR 700-1.140(5)(D).

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, Russell 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.

Russell 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 April 3, 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 Russell, nothing in this Agreement shall preclude the Director or the Division from introducing Russell'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: 4.8.2020

  
Joshua Russell  
License No. 8289135

DATED: 6/8/20

  
Carrie Couch, Director  
Division of Consumer Affairs

DATED: 06.09.2020

  
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