



## DEPARTMENT OF COMMERCE & INSURANCE

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

IN RE: JULIE O. SCHALDEMOSE  
2215 DIVISION STREET  
MURPHYSBORO, IL 62966

TRACKING ID 381411

### VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Julie Schaldemose 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, 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, Julie O. Schaldemose ("Schaldemose") has applied to receive renewal of a nonresident individual producer license with the Department, pursuant to Chapter 375, RSMo;

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

WHEREAS, Schaldemose 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, Schaldemose, 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 Schaldemose, 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 Schaldemose are committed knowingly, intentionally or in conscious disregard of the law, that she made a misstatement on her application and 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, Schaldemose does hereby voluntarily and knowingly surrender and forfeit the sum of three hundred dollars (\$300), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Schaldemose 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 August 27, 2021.

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

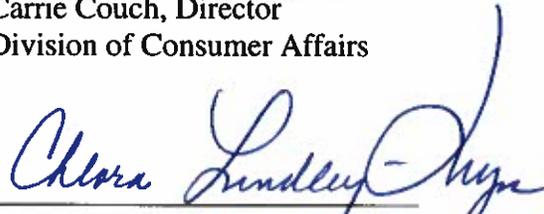
DATED: 8-19-21

  
Julie O. Schaldemose  
License No. 8465567

DATED: 8/25/21

  
Carrie Couch, Director  
Division of Consumer Affairs

DATED: August 26, 2021

  
Chlora Lindley-Myers, Director  
Department of Commerce and Insurance

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