

## DEPARTMENT OF COMMERCE & INSURANCE

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

IN RE: SMART SOLUTIONS LLC  
DBA SMART INSURANCE  
2036 E SANTA FE ST.  
OLATHE, KS 66062

TRACKING ID 399964

### VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Smart Solutions, LLC dba Smart Insurance 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, Smart Solutions, LLC dba Smart Insurance (“Smart Insurance”) has a business entity producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Smart Insurance’s allowing an unlicensed producer to conduct insurance business without a valid license in violation of Section 375.014, RSMo and subjects Smart Insurance to enforcement action by the Director;

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

AND WHEREAS, Smart Insurance 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 Smart Insurance, 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 Smart Insurance are committed knowingly, intentionally or in conscious disregard of the law, it allowed an unlicensed producer to conduct insurance business without a valid license in violation of Section 375.014, 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, Smart Insurance does hereby voluntarily and knowingly surrender and forfeit the sum of one thousand dollars (\$1,000.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Smart Insurance 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 September 26, 2022.

The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations by Smart Insurance, nothing in this Agreement shall preclude the Director or the Division from introducing Smart Insurance'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: 9/26/22



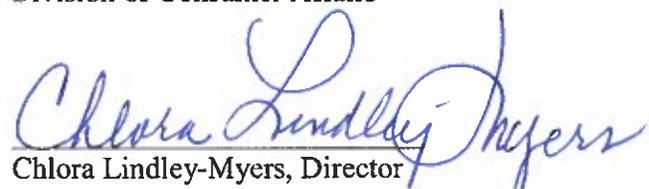
Smart Solutions LLC dba Smart Insurance,  
By: Sergio Salas  
Its: Member  
NPN: 16852675

DATED: 10/4/22



Carrie Couch, Director  
Division of Consumer Affairs

DATED: 10.04.2022



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