



## DEPARTMENT OF COMMERCE & INSURANCE

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

IN RE: JAMES SMITH  
401 S HIGHWAY 60  
Marionville, MO 65705

TRACKING ID: 347294(E)

### VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by James Smith 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, James Smith is a resident licensed producer with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning James Smith conducting insurance through advertisement and solicitation on behalf of Square 1 Insurance, dba Medicare Options 4U, without a valid business entity producer license in violation of Section 375.015.2 RSMo (2016), and subjects James Smith to enforcement action by the Director;

WHEREAS, James Smith has been informed of his right to counsel and of his right to contest any attempt by the Department to refuse to issue/renew his producer license, and states that he understands his rights to contest any such actions;

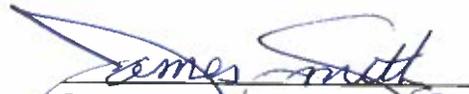
AND WHEREAS, James Smith acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Division based on an additional violation of the insurance laws or regulations by James Smith, in which action the Director or the Division alleges that the violation described herein forms part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by James Smith are committed knowingly, intentionally or in conscious disregard of the law, that conducting business without licensure which violated Section 375.015.2, 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, James Smith does hereby voluntarily and knowingly surrender and forfeit the sum of eight hundred seventy-five dollars (\$875), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

James Smith 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 October 30, 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 James Smith, nothing in this Agreement shall preclude the Director or the Division from introducing James Smith 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: 25 Oct 19



James Smith  
Medicare Options dba Square 1 Insurance  
and Medicare Options 4 U  
License No. 426575

DATED: 10/31/19



Carrie Couch, Director  
Division of Consumer Affairs

DATED: 11.04.2019



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