

# STATE OF MISSOURI



## DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: JOHN DAVIS  
193 N. LINCOLN DR.  
TROY, MO 63379-1355

TRACKING ID 291517

### VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by John Davis and the Division of Consumer Affairs ("Division") of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Chlora Lindley-Myers, is the duly appointed Director of the Department of Insurance, Financial Institutions and Professional Registration, 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, John Davis ("Davis") has a resident individual producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Davis's unauthorized signing of two insureds' names on an insurance-related document, specifically life insurance policy delivery receipts, which is a ground for discipline under Section 375.141.1(10), RSMo (Supp. 2013) and subjects Davis to enforcement action by the Director;

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

AND WHEREAS, Davis 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 Davis, 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 Davis are committed knowingly, intentionally or in conscious disregard of the law, that he signed two insureds' names without authorization on an insurance-related document, specifically life insurance policy delivery receipts, and that such conduct is a ground for discipline under Section 375.141.1(10), 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, Davis does hereby voluntarily and knowingly surrender and forfeit the sum of \$500.00 (five hundred dollars), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Davis 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 June 22, 2017.

The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations by Davis, nothing in this Agreement shall preclude the Director or the Division from introducing Davis's admissions contained in this Agreement in any future allegation of a different violation by Davis of Section 375.141.1(1), RSMo (Supp. 2013) of the insurance laws cited or defining such a section, as evidence for the purpose of showing that:

- a) the acts described herein, together with such additional violations, form part of a conduct, a business practice, or other such series of similar violations; or
- b) that such additional violations are committed knowingly, intentionally, or in conscious disregard of the law.

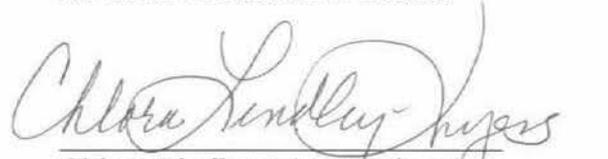
DATED: 6/15/2017

  
John Davis  
License No. 0290733

DATED: 6/26/17

  
Carrie Couch, Director  
Division of Consumer Affairs

DATED: 07.03.2017

  
Chlora Lindley-Myers, Director  
Department of Insurance, Financial  
Institutions and Professional Registration

Return original to:  
Karen Crutchfield  
Missouri Department of Insurance,  
Financial Institutions and Professional Registration  
PO Box 4001  
Jefferson City, MO 65102