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## DEPARTMENT OF COMMERCE & INSURANCE

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

IN RE: Kristina Freed  
1910 Indian Wood Cir.  
Maumee, OH 43537

TRACKING ID# 351143

### VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Kristina Freed ("Freed") 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, Freed has applied for an insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Freed's misstatement on her license application, which is a violation of Section 374.210.1(1), RSMo (2016), and subjects Freed to enforcement action by the Director;

WHEREAS, Freed has been informed of her right to counsel and of her right to contest any attempt by the Department to refuse to issue her insurance producer license, and states that she understands her rights to contest any such actions;

AND WHEREAS, Freed 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 Freed, 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 Freed are committed knowingly, intentionally or in conscious disregard of the law, that she made a misstatement on her insurance producer license application, which is a violation of Section 374.210.1(1), 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, Freed 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.

Freed 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 January 2, 2020.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Freed, nothing in this Agreement shall preclude the Director or the Division from introducing Freed'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: 12-31-2019

  
Kristina Freed  
Applicant

DATED: 1/8/2020

  
Carrie Couch, Director  
Division of Consumer Affairs

DATED: 01-08-2020

  
Chlora Lindley-Myers, Director  
Department of Commerce and Insurance

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