



DEPARTMENT OF COMMERCE & INSURANCE

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

IN RE: KRISSIE HUTCHINS
2303 NW ACORN DR
BLUE SPRINGS, MO 64014

Tracking ID 343295

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Krissie Hutchins 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, Krissie Hutchins ("Hutchins") is an individual insurance producer licensed with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Hutchins making false or fraudulent statements or representations on or relative to applications for policies, which is a violation of Section 375.936 (7) and subjects Hutchins to enforcement action by the Director;

WHEREAS, Hutchins 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;

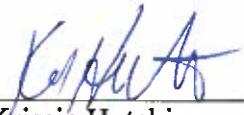
AND WHEREAS, Hutchins acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Division based on an additional violation of the insurance laws or regulations by Hutchins, in which action the Director or the Division alleges that the violations described herein form part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Hutchins are committed knowingly, intentionally or in conscious disregard of the law, that she made false or fraudulent statements or representations on or relative to applications for policies, which is a violation of Section 375.936 (7).

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, Hutchins does hereby voluntarily and knowingly surrender and forfeit the sum of fifteen hundred dollars (\$1,500.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Hutchins 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, 2019.

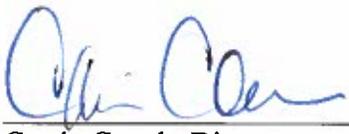
The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Hutchins nothing in this Agreement Hutchins preclude the Director or the Division from introducing Hutchins's admissions contained in this Agreement as evidence 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: 10-4-19



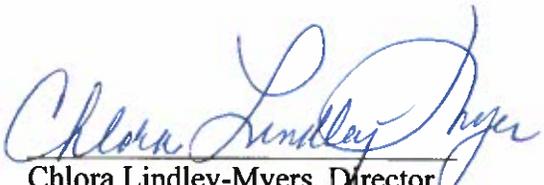
Krissie Hutchins
License #0434294

DATED: 10/10/19



Carrie Couch, Director
Division of Consumer Affairs

DATED: 10.11.2019



Chlora Lindley-Myers, Director
Department of Commerce and Insurance

Return original to:
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Missouri Department of Commerce and Insurance
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Jefferson City, MO 65102