



**DEPARTMENT OF INSURANCE, FINANCIAL  
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

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

IN RE: KYLE JUDY  
51 MOORGATE CT.  
ST. PETERS MO 63376

TRACKIN ID 229284 E

**VOLUNTARY FORFEITURE AGREEMENT**

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

WHEREAS, John M. Huff, 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, 375 and 385 RSMo, include the supervision and regulation of the business of Motor Vehicle Extended Service Contracts ("MVESC");

WHEREAS, the Consumer Affairs Division of the Department is charged with investigating producers and companies engaged in the business of MVESC pursuant to Sections 374.085, 374.190 and 385.216, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to MVESC;

WHEREAS, Judy has applied to renew a resident MVESC producer license with

the Department, pursuant to Chapter 385, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Judy's failure to disclose misdemeanor charges for "Possession Of Up To 35 Grams Marijuana" and "Unlawful Use Of Drug Paraphernalia", which is a violation of Section 374.210.1(1), RSMo (Supp. 2013), and subjects Judy to enforcement action by the Director;

WHEREAS, Judy has been informed of his right to counsel and of his right to contest any attempt by the Department to refuse to issue him a MVESC producer license, and states that he understands his rights to contest any such actions;

AND WHEREAS, Judy acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Consumer Affairs Division based on any additional violation of the insurance laws, MVESC laws, or regulations by Judy, in which action the Director or the Consumer Affairs Division alleges that the violation described herein is part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Judy are committed knowingly, intentionally or in conscious disregard of the law, that he provided materially incorrect, misleading, incomplete or untrue information in the license application, and that such conduct violated Section 374.210.1(1), RSMo;

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Judy 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.

Judy 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 Friday, December 12, 2014.

The parties agree that, should the Director or the Division in the future allege any additional violation of the insurance laws, MVEESC laws, or regulations by Judy, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Judy'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: 11/18/14

Kyle Judy  
Kyle Judy  
License no. 8235247

DATED: 11/25/14

Carrie Couch  
Carrie Couch, Acting Director  
Consumer Affairs Division

DATED: 12-1-14

John M. Huff  
John M. Huff, Director  
Department of Insurance, Financial  
Institutions and Professional Registration

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

RECEIVED  
NOV 21 2014  
MO. DEPT. OF INSURANCE,  
FINANCIAL INSTITUTIONS &  
PROFESSIONAL REGISTRATION