

DEPARTMENT OF COMMERCE AND INSURANCE

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

In re:)
)
LACEY STOKES and)
L STOKES AGENCY, LLC,) **Case No. 2205170551C**
)
Respondents.)

CONSENT ORDER

Chlora Lindley-Myers, Director of the Department of Commerce and Insurance, takes up the above-referenced matter for consideration and disposition. The Consumer Affairs Division, through counsel Cheryl C. Nield, and Respondents Lacey Stokes and L Stokes Agency, LLC, have reached a settlement in this matter and Respondents have consented to the issuance of this Consent Order.

Findings of Fact

1. Chlora Lindley-Myers is the duly appointed Director of the Missouri Department of Commerce and Insurance (“Department”) whose duties, pursuant to Chapters 374 and 375 RSMo¹, include supervision, regulation, and discipline of insurance producers.

¹ All civil statutory references are to RSMo 2016 unless otherwise noted.

2. The Consumer Affairs Division of the Department (“Division”) has the duty of conducting investigations into the unfair or unlawful acts of insurance producers and companies under the insurance laws of this state and has been authorized by the Director to initiate this action before the Director to enforce the insurance laws of this state.

3. On June 15, 2016, the Department issued a resident insurance producer license (license number 8378790) to Lacey Stokes (“Stokes”); following renewals, that license was due to expire on June 15, 2022. Prior to that, however, on June 1, 2021, Stokes signed a Voluntary License Surrender Form, and the Director entered a Voluntary License Surrender Order as to Stokes on July 12, 2021.

4. On July 11, 2019, the Department issued a business entity insurance producer license (license number 8480756) to the L Stokes Agency, LLC (“the Stokes Agency”); that license was due to expire on July 11, 2021. Prior to that, however, on June 1, 2021, Stokes signed a Voluntary License Surrender Form on behalf of the Stokes Agency, and the Director entered a Voluntary License Surrender Order as to the Stokes Agency on July 12, 2021.

5. During the time that the Stokes Agency was licensed, Stokes was the designated licensed individual insurance producer for the Stokes Agency. Stokes’ business card indicated that she was the “Executive Administrator” for the Stokes Agency.

6. Stokes filed Articles of Organization for the Stokes Agency with the Missouri Secretary of State on June 13, 2019 as a Limited Liability Company. Stokes was the sole organizer of the Stokes Agency.

7. Stokes, as the sole organizer and designated licensed individual insurance producer for the Stokes Agency, was responsible for the Stokes Agency's compliance with the law.

8. The Division seeks to discipline Respondents Stokes' and the Stokes Agency's insurance producer licenses, as indicated below.

Stokes and the Stokes Agency and M.B.

9. On August 3, 2020, the Department received a complaint against Stokes and the Stokes Agency from M.B. M.B. moved his auto and homeowners policies to the Stokes Agency when it opened in 2019 and requested endorsements on the homeowners policy for earthquake coverage and for a diamond ring for which a written appraisal was provided. Stokes placed the policies with Travelers.

10. In May of 2020, M.B. renewed the auto insurance and wrote a check to the Stokes Agency for \$1,685.00 to cover the entire year. Travelers also deducted \$1,630.00 from M.B.'s checking account resulting in a payment of almost double the amount due for the auto insurance.

11. Because the homeowners policy payment was due in June 2020, M.B. agreed to have Stokes and the Stokes Agency apply his check for \$1,685.00 to the homeowners policy, since Travelers had already deducted for the auto policy.

12. With the overpayment situation, M.B. reviewed the homeowners policy and realized that he had never received the written endorsements for earthquake coverage or the diamond ring. Stokes agreed to provide the endorsements but did not do so, and ultimately admitted that Travelers would not write earthquake endorsements for the

Midwest.

13. M.B. requested a refund from Travelers for both his auto and homeowners insurance policies. He received a pro rata amount for the auto policy from Travelers but nothing for the homeowners policy. Instead, M.B. received a 30-day cancellation notice for non-payment.

14. On or about September 28, 2020, M.B. finally received \$1,650.00 from Stokes that was supposed to have been applied to his homeowners insurance policy with Travelers.

Stokes and the Stokes Agency and S.L.

15. On August 27, 2020, the Department received a complaint from S.L. S.L. paid Stokes and the Stokes Agency for one year of homeowners insurance. Stokes deposited a check from the title insurance agency for \$2,122.97 on behalf of S.L. on July 13, 2020 for homeowners insurance to be effective on July 8, 2020.

16. On August 11, 2020, S.L. received a notice of non-payment for her homeowners insurance. S.L. contacted Stokes, who said that it was taken care of.

17. On or about August 13, 2020, S.L. received notice from the insurance company that her policy was being cancelled on September 1, 2020 for non-payment.

18. On September 24, 2020, Stokes refunded \$2,122.00 to S.L.

Stokes and the Stokes Agency and K.W.

19. On November 16, 2020, the Department received a complaint against Stokes and the Stokes Agency from M.W. on behalf of her father, K.W.

20. On April 23, 2020, K.W. paid Stokes and the Stokes Agency \$484.50 for a

full year of auto insurance coverage with Progressive.

21. In October 2020, K.W. started receiving renewal notices from Progressive requesting payment of premium for the next six months' worth of coverage.

22. K.W. decided to purchase a policy through another agency and asked for a refund of half of the money that he had paid Stokes and the Stokes Agency for the annual premium for Progressive, since he had only received six months' worth of coverage.

23. On November 16, 2020, Stokes refunded K.W. around \$200.00.

Stokes and the Stokes Agency and subpoenas duces tecum

24. On April 12, 2022, during a site visit to the Stokes Agency, the Department's Chief of Investigations, Marjorie Thompson ("Thompson"), and Special Investigator Kelley Dawley ("Dawley") with the Department's Consumer Affairs Division ("Division") personally served a subpoena duces tecum on Stokes. Thompson and Dawley also personally served a subpoena on the Stokes Agency by serving it personally on Stokes as the sole organizer and designated licensed individual insurance producer for the Stokes Agency.

25. The subpoenas duces tecum required Stokes and the Stokes Agency to produce certain documents to the Department.

26. While Stokes and the Stokes Agency produced some documents to the Department, neither Stokes nor the Stokes Agency timely produced all of the documents required by the subpoenas duces tecum.

Stokes and subpoena to appear and answer questions

27. On April 12, 2022, during a site visit to the Stokes Agency, Thompson and

Dawley personally served a subpoena on Stokes.

28. The subpoena directed Stokes to appear before the Director or the Director's appointee at the Director's offices to answer questions regarding "business practices, conduct of soliciting applications for insurance coverages and receiving premium, however, failing to submit application(s) and remit premium(s) to the insurer on behalf of consumers."

29. Stokes did not appear at the offices of the Department on the date and time specified in the subpoena (April 27, 2021 at 1:30 p.m.).

Stokes and the Stokes Agency and S.J.

30. On April 12, 2021, the Department received a complaint against Stokes and the Stokes Agency from S.J. dated April 9, 2021.

31. S.J. indicated that on March 1, 2021, he had paid the Stokes Agency for six months' worth of insurance coverage through Safeco Insurance ("Safeco") for his home, auto, and motorcycle and for a year's worth of coverage for his boat, for a total of \$1,303.60.

32. On March 5, 2021, S.J. received a notice from Safeco indicating that the bank information provided was "ACCOUNT CLOSED" and that the policy had consequently been removed from the EFT payment plan and that a payment would need to be submitted.

33. On March 11, 2021, S.J. received three "non-pay cancel notice[s]" from Safeco, indicating that his online check payments of \$555.15, \$101.83, and \$121.00 were returned by the bank for insufficient funds and that his policies, therefore, did not become effective on March 1, 2021.

34. S.J. contacted Stokes repeatedly and Stokes indicated that everything was being taken care of, but the policies still showed as cancelled.

Stokes's felony conviction related to S.J.

35. On April 26, 2021, S.J. filed a report with the Webster County Sheriff's Department against Stokes.

36. On September 30, 2021, the Webster County Prosecuting Attorney charged Stokes via Information with one count of the Class D Felony of Stealing by Deceit in violation of § 570.030, RSMo Supp. 2021, alleging that Stokes "appropriated \$1,303.60...which property was owned by S.J., and defendant appropriated such property from S.J. and with the purpose to deprive S.J. thereof by deceit in that...[Stokes] represented to S.J. that such funds were intended to purchase various policies of insurance, which representation was false and known by defendant to be false and S.J. relied on the representation(s) and was thereby induced to part with such property." *State v. Lacey E. Stokes*, Webster Cty. Cir. Ct., Case No. 21WE-CR00302-01.

37. On November 22, 2021, Stokes pled guilty to the charge. *Id.*

38. On February 7, 2022, the court sentenced Stokes to seven years in the Missouri Department of Corrections, with shock incarceration pursuant to § 559.115, RSMo 2016. *Id.*

39. Though the sentence and judgment do not explicitly reflect it, Stokes paid restitution in her criminal case through the Webster County Prosecutor's Office. Specifically on January 31, 2022, Stokes paid \$1,303.60 to the Webster County Prosecutor's Office, who disbursed that money to S.J.

Stokes's crime of moral turpitude related to S.J.

40. Stokes pled guilty to Stealing by Deceit. *State v. Lacey E. Stokes*, Webster Cty. Cir. Ct., Case No. 21WE-CR00302-01. Stealing by deceit is a crime of moral turpitude. *State Bd. of Nursing v. Gaylor-McKay*, No. 10-0527 BN (Mo. Admin. Hrg. Comm. Nov. 3, 2011) (“Stealing is a crime of moral turpitude, and stealing by deceit involves fraud and dishonesty” (footnote omitted)).

Stokes and the Stokes Agency and J.B. and D.B.

41. On April 15, 2021, the Department received a complaint against the Stokes Agency from J.B and D.B. dated April 13, 2021.

42. J.B. and D.B. indicated that they had contacted Stokes and the Stokes Agency in January 2021, inquiring about insurance for their farm and home, auto, rental home, and cabin and dock.

43. On December 17, 2020, J.B. and D.B. paid \$1,536.53 to Stokes and the Stokes Agency for farm and home insurance through Safeco.

44. Also on December 17, 2020, J.B. and D.B. paid \$362.50 to Stokes and the Stokes Agency for six months' worth of rental home insurance through Aegis.

45. On January 11, 2021, J.B. and D.B. paid \$1,406.44 to Stokes and the Stokes Agency for cabin and deck insurance.

46. On January 14, 2021, J.B. and D.B. paid \$2,075.00 to Stokes and the Stokes Agency for auto insurance for four vehicles.

47. In total, from December 2020 through January 2021, J.B. and D.B. paid Stokes and the Stokes Agency \$5,380.47 for their desired insurance.

48. J.B. and D.B. received a notice from Safeco that their homeowners insurance (for home and farm) would be cancelled and that they still owed \$519.20 on the policy. Safeco ultimately cancelled this policy as the company had never received payment.

49. Aegis ultimately cancelled the rental property insurance in January of 2021 for non-payment.

50. While Stokes and the Stokes Agency provided handwritten paperwork to J.B. and D.B. regarding the cabin and dock policy, J.B. and D.B. never received actual policy documents from Safeco; Safeco was never aware of any cabin and dock policy for J.B. and D.B.

51. Safeco never received any payment for J.B. and D.B.'s auto policy.

52. J.B. and D.B. asked Stokes repeatedly about the lack of evidence of any insurance coverage from Safeco and Aegis, but Stokes denied that there were any issues with the requested policies.

Stokes's felony convictions related to J.B. and D.B.

53. On April 23, 2021, J.B. and D.B. filed a report with the Webster County Sheriff's Department against Stokes.

54. On September 30, 2021, the Webster County Prosecuting Attorney charged Stokes via Information with three counts. *State v. Lacey E. Stokes*, Webster Cty. Cir. Ct., Case No. 21WE-CR00271-01.

55. Count 1 of the Information charged Stokes with the Class D Felony of Stealing by Deceit, in violation of § 570.030, RSMo Supp. 2021, in that on or about December 20, 2020, Stokes appropriated \$1,536.53 from D.B. and J.B. and Stokes

appropriated such property from them with a purpose to deprive them thereof by deceit “in that ...[Stokes] represented to D.B. and J.B. that such funds were intended to purchase a farm and home policy of insurance, which representation was false and known by ...[Stokes] to be false and D.B. and J.B. relied on the representation(s) and was thereby induced to part with such property.” *Id.*

56. Count 2 of the Information charged Stokes with the Class C Felony of Financial Exploitation of the Elderly, in violation of § 570.145, RSMo 2016, in that on or about December 20, 2020, D.B. was sixty years of age or older and Stokes “knowingly obtained control over \$5,300 in cash proceeds from D.B. with the intent to permanently deprive” D.B. of the money. Further, Count 2 of the Information charged that Stokes “created the false impression held by D.B. that ... [Stokes] would use the cash payment to obtain policies of insurance as requested by D.B., thereby detrimentally affecting D.B. by not having policies of insurance as he had requested” and Stokes “did not obtain such policies of insurance” and Stokes knew that the insurance would not be obtained. *Id.*

57. Count 3 of the Information charged Stokes with the Class C Felony of Financial Exploitation of the Elderly, making the same allegations as made in Count 2 of the Information, except as to J.B. rather than as to D.B. *Id.*

58. On November 22, 2021, Stokes pled guilty to all of the charges. *Id.*

59. On February 7, 2022, the court sentenced Stokes to seven years in the Missouri Department of Corrections with shock incarceration pursuant to § 559.115, RSMo 2016, as to each count. *Id.*

60. Though the sentence and judgment do not explicitly reflect it, Stokes paid

restitution in her criminal case through the Webster County Prosecutor's Office. On January 31, 2022 and February 7, 2022, Stokes paid a total of \$5,380.47 to the Webster County Prosecutor's Office, who disbursed it to J.B. and D.B. Stokes also paid additional monies to J.B. and D.B., through the prosecutor's office, to reimburse them for the money they had to pay for additional insurance that they were forced to buy because Stokes and the Stokes Agency did not place their desired policies.

Stokes' crimes of moral turpitude related to J.B. and D.B.

61. Stokes pled guilty to Stealing by Deceit and Financial Exploitation of the Elderly. *State v. Lacey E. Stokes*, Webster Cty. Case No. 21WE-CR00271-01. Stealing by Deceit is a crime of moral turpitude. *State Bd. of Nursing v. Gaylor-McKay*, No. 10-0527 BN (Mo. Admin. Hrg. Comm. Nov. 3, 2011). Financial Exploitation of the Elderly is also a crime of moral turpitude. *Board of Nursing Home Administrators v. McDonald*, No. 19-1005 (Mo. Admin. Hrg. Comm. March 23, 2020) (Financial exploitation under § 570.145 involves acts of "fraud, false pretenses, and theft," and crimes "involving lying and stealing are quintessentially crimes involving moral turpitude.").

62. In light of these facts, Stokes' and the Stokes Agency's insurance producer licenses are subject to discipline on the following grounds:

- a. Stokes and the Stokes Agency improperly withheld, misappropriated, or converted M.B.'s money from approximately May 2020 when M.B. provided a check for \$1,685.00 to Stokes and the Stokes Agency and thereby overpaid for his insurance, until September 2020 when Stokes finally refunded \$1,650.00 to M.B., and from approximately May 2020 to the present because

the refund was \$35.00 short and Stokes and the Stokes Agency have yet to refund the remaining \$35.00 to M.B., and this constitutes grounds to discipline Stokes' license and the Stokes Agency's license under § 375.141.1(4) for improperly withholding, misappropriating, or converting money received in the course of doing insurance business.

- b. Stokes and the Stokes Agency kept the \$1,685.00 that M.B. overpaid for insurance for several months, from May 2020 until September 2020, without procuring the homeowners insurance that M.B. wanted, and Stokes and the Stokes Agency kept and never returned a portion of M.B.'s money (\$35.00) that M.B. overpaid for insurance without procuring the homeowners insurance that M.B. wanted, and this constitutes grounds to discipline Stokes' license and the Stokes' Agency's license under § 375.141.1(8) for using fraudulent or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business.
- c. Stokes and the Stokes Agency improperly withheld, misappropriated, or converted S.L.'s money from approximately July 2020 when she provided a check for \$2,122.97 to Stokes and the Stokes Agency for homeowners insurance, which she never received, until September 2020 when Stokes finally refunded \$2,122.00 to S.L., and from approximately May 2020 to the present because the refund was \$0.97 short and Stokes and the Stokes Agency have yet to refund the remaining \$0.97 to S.L., and this constitutes grounds to discipline Stokes' license and the Stokes Agency's license under

§ 375.141.1(4) for improperly withholding, misappropriating, or converting money received in the course of doing insurance business.

- d. Stokes and the Stokes Agency kept the \$2,122.97 that S.L. paid for insurance for several months, from May 2020 until September 2020, without procuring the homeowners insurance that S.L. wanted, and Stokes and the Stokes Agency kept and never returned a portion of S.L.'s money (\$0.97) that S.L. paid for insurance without procuring the homeowners insurance that S.L. wanted, and this constitutes grounds to discipline Stokes' license and the Stokes' Agency's license under § 375.141.1(8) for using fraudulent or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business.
- e. Stokes and the Stokes Agency improperly withheld, misappropriated, or converted K.W.'s money from approximately April 2020 when he provided a check for \$484.50 to Stokes and the Stokes Agency for a year of auto insurance but only received six months' worth of coverage, until November 2020 when Stokes finally provided a partial refund of approximately \$200.00 to K.W., and this constitutes grounds to discipline Stokes' license and the Stokes Agency's license under § 375.141.1(4) for improperly withholding, misappropriating, or converting money received in the course of doing insurance business.
- f. Stokes and the Stokes Agency kept the \$484.50 that K.W. paid for a year's worth of insurance for several months, from April 2020 until November

2020, after K.W. asked for a refund when he only received six months' worth of insurance, and this constitutes grounds to discipline Stokes' license and the Stokes' Agency's license under § 375.141.1(8) for using fraudulent or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business.

- g. Stokes and the Stokes Agency failed to provide all documents in response to a subpoena duces tecum, and this constitutes grounds to discipline Stokes' license and the Stokes Agency's license under § 375.141.1(2) for violating a subpoena of the Director.
- h. Stokes and the Stokes Agency improperly withheld, misappropriated, or converted S.J.'s money from approximately March 1, 2021 when S.J. paid Stokes and the Stokes Agency \$1,303.60 for a year's worth of coverage for his boat, until April 9, 2021 when S.J. complained to the Department, because Stokes and the Stokes Agency did not procure S.J.'s desired insurance, and this constitutes grounds to discipline Stokes' license and the Stokes Agency's license under § 375.141.1(4) for improperly withholding, misappropriating, or converting money received in the course of doing insurance business.
- i. Stokes and the Stokes Agency kept the \$1,303.60 that S.J. paid for insurance from March 2021 until April 9, 2021, without procuring S.J.'s desired insurance, and this constitutes grounds to discipline Stokes' license and the Stokes' Agency's license under § 375.141.1(8) for using fraudulent or

dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business.

- j. Stokes and the Stokes Agency improperly withheld, misappropriated, or converted J.B.'s and D.B.'s money from approximately December 2020 to January 2021 when they paid Stokes and the Stokes Agency at total of \$5,380.47 for various types of insurance, until at least April 13, 2021 when J.B. and D.B. complained to the Department, because Stokes and the Stokes Agency did not procure J.B.'s and D.B.'s desired insurance, and this constitutes grounds to discipline Stokes' license and the Stokes Agency's license under § 375.141.1(4) for improperly withholding, misappropriating, or converting money received in the course of doing insurance business.
- k. Stokes and the Stokes Agency kept the \$5,380.47 that J.B. and D.B. paid for insurance from December 2020 to January 2021 until at least April 13, 2021 without procuring J.B. and D.B.'s desired insurance, and this constitutes grounds to discipline Stokes' license and the Stokes' Agency's license under § 375.141.1(8) for using fraudulent or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business.

63. Additionally, Stokes' insurance producer license is subject to discipline on the following grounds:

- a. Stokes did not appear before the Director to answer questions pursuant the subpoena that was personally served on her, and this constitutes grounds to

discipline Stokes' license under § 375.141.1(2) for violating a subpoena of the Director.

- b. Stokes has been convicted of four felonies, *State v. Lacey E. Stokes*, Webster Cty. Cir. Ct., Case No. 21WE-CR00302-01 (Stealing by Deceit as to S.J.); *State v. Lacey E. Stokes*, Webster Cty. Case No. 21WE-CR00271-01 (Stealing by Deceit and two counts of Financial Exploitation of the Elderly as to D.B. and J.B.), and this constitutes grounds to discipline Stokes' license under § 375.141.1(6) for having been convicted of a felony.
- c. Stokes has been convicted of Stealing by Deceit and Financial Exploitation of the Elderly, crimes of moral turpitude, *id.*, and this constitutes grounds to discipline Stokes' license under § 375.141.1(6) for having been convicted of crimes of moral turpitude.

64. Section 375.141, an insurance law, provides in relevant part:

- 1. The director may suspend, revoke, refuse to issue or refuse to renew an insurance producer license for any one or more of the following causes:

* * *

(2) Violating any insurance laws, or violating any regulation, subpoena or order of the director or of another insurance commissioner in any other state;

* * *

(4) Improperly withholding, misappropriating or converting any moneys or properties received in the course of doing insurance business;

* * *

(6) Having been convicted of a felony or crime involving moral turpitude; [or]

* * *

(8) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere;

* * *

3. The license of a business entity licensed as an insurance producer may be suspended, revoked, renewal refused or an application may be refused if the director finds that a violation by an individual insurance producer was known or should have been known by one or more of the partners, officers or managers acting on behalf of the business entity and the violation was neither reported to the director nor corrective action taken.

65. The fact that Stokes and the Stokes Agency voluntarily surrendered their licenses does not deprive the Director of jurisdiction to discipline those licenses. *See* § 375.141.4.

66. On or about April 18, 2023, counsel for the Division provided a written description of the specific conduct for which discipline was sought and a citation to the law and rules allegedly violated, together with copies of any documents upon which it based the allegations, and the Division's settlement offer, namely, this Consent Order, in accordance with § 621.045.4(1). Counsel for the Division further advised Stokes and the Stokes Agency that they had sixty (60) days to review the relevant documents and consider the proposed settlement offer in accordance with § 621.045.4(2).

67. Stokes admits to the facts alleged by the Division and outlined in this Consent Order.

68. Stokes admits to the facts alleged by the Division and outlined in this Consent Order on behalf of the Stokes Agency.

69. Stokes agrees that these facts constitute grounds to discipline her insurance producer license pursuant to § 375.141.1(2), (4), (6), and (8).

70. Stokes agrees, on behalf of the Stokes Agency, that these facts constitute grounds to discipline the Stokes' Agency's insurance producer license pursuant to § 375.141.1(2), (4), and (8).

71. Stokes and the Stokes Agency acknowledge and understand that they have the right to consult counsel at their own expense.

72. Stokes and the Stokes Agency further acknowledge that they have been advised that they may, either at the time the Consent Order is signed by all parties, or within fifteen (15) days thereafter, submit the Consent Order to the Administrative Hearing Commission for determination that the facts agreed to by the parties to the Consent Order constitute grounds for disciplining Stokes' and the Stokes Agency's insurance producer licenses.

73. Except as provided in paragraph 72, above, Stokes and the Stokes Agency stipulate and agree to waive any rights that they may have to a hearing before the Administrative Hearing Commission or the Director and any rights to seek judicial review or other challenge or contest of the terms and conditions of this Consent Order and forever release and hold harmless the Department, the Director, her agents, and the Division from all liability and claims arising out of, pertaining to, or relating to this matter.

74. Stokes and the Stokes Agency acknowledge and understand that this Consent Order is an administrative action and will be reported by the Department to other states. Stokes and the Stokes Agency further acknowledge and understand that this administrative action should be disclosed on future applications and renewal applications and that it is their

responsibility to comply with the reporting requirements of each state in which they are licensed.

75. Each signatory to this Consent Order certifies by signing that he or she is fully authorized, in his or her own capacity, or by the named party he or she represents, to accept the terms and provisions of this Consent Order in their entirety, and agrees, in his or her personal or representational capacity, to be bound by the terms of this Consent Order.

Conclusions of Law

76. The allegations raised by the Division, and admitted herein by Stokes and the Stokes Agency, are grounds to discipline Stokes' insurance producer license pursuant to § 375.141.1(2), (4), (6), and (8) and are grounds to discipline the Stokes Agency's insurance producer license pursuant to § 374.141.1(2), (4), and (8).

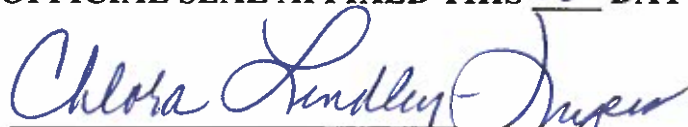
77. The Director is authorized to settle this matter and issue this Consent Order in the public interest pursuant to §§ 374.046, 621.045, and 536.060.

78. The terms set forth in this Consent Order are an appropriate disposition of this matter and entry of this Consent Order is in the public interest.

ORDER

IT IS ORDERED THAT the insurance producer licenses of **Lacey Stokes** (No. 8378790) and the **L Stokes Agency, LLC** (No. 8480756) are hereby **REVOKED**.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 09th **DAY**
OF MAY, 2023.


CHLORA LINDLEY-MYERS, Director
Missouri Department of Commerce and
Insurance



CONSENT AND WAIVER OF HEARING

Lacey Stokes and the L Stokes Agency, LLC – Page 1 of 2

The undersigned persons understand and acknowledge that Respondents Lacey Stokes and the L Stokes Agency, LLC, have a right to a hearing, but that Respondents waived the hearing and consented to the issuance of this Consent Order.

Lacey Stokes
Lacey Stokes
1430 Isdell Street
Bolivar, Missouri 65613
Telephone: (417) 840-2025
Respondent

April 25, 2023
Date

~~Counsel for Respondent, Lacey Stokes
Name: _____
Missouri Bar No. _____
Address: _____
Phone: _____
Fax: _____~~

Date

L Stokes Agency, LLC

Lacey E. Stokes for L Stokes Agency LLC.
By: Lacey Stokes
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Respondent

April 25, 2023
Date

~~Counsel for Respondent,
L Stokes Agency, LLC
Name: _____
Missouri Bar No. _____
Address: _____
Phone: _____
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Date



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4-27-23

Date