



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

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

IN RE: MALINDA S. SALINAS  
8801 W. 102<sup>ND</sup> ST., APT. K  
OVERLAND PARK, KS 66212

TRACKING ID#320606

**VOLUNTARY FORFEITURE AGREEMENT**

It is hereby agreed by Malinda S. Salinas ("Salinas) 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, 375 and 381, RSMo, include the supervision and regulation of the business of insurance;

WHEREAS, the Division of the Department 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, Salinas applied for an insurance producer license with the Department, pursuant to Chapters 375 and 381, RSMo;

WHEREAS, the Division has received information concerning Salinas' failure to disclose an action from the state of Kansas in violation of Section 374.210.1(1), RSMo (2016) and subjects Salinas to enforcement action by the Director;

WHEREAS, Salinas 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, Salinas acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Division based on any additional violation of the insurance laws or regulations by Salinas, 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 Salinas are committed knowingly, intentionally or in conscious disregard of the law, that she failed to disclose an action from the state of Kansas in 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 violations cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Salinas 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.

Salinas 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 August 27, 2018.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Salinas, nothing in this Agreement shall preclude the Director or the Division from introducing Salinas' 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.

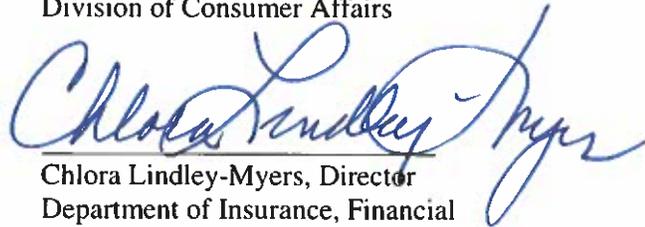
DATED: 8/24/2018

  
\_\_\_\_\_  
Malinda Salinas  
Applicant

DATED: 8/28/18

  
\_\_\_\_\_  
Carrie Couch, Director  
Division of Consumer Affairs

DATED: AUGUST 29, 2018

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

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