



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

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

IN RE: RANDALL, MASRI & RANDALL, PC  
P. O. BOX 151  
MONETT, MO 65708

TRACKING ID 316971

**VOLUNTARY FORFEITURE AGREEMENT**

It is hereby agreed by Randall, Masri & Randall, PC and the Division of Consumer Affairs 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 Consumer Affairs ("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, Randall, Masri & Randall, PC ("Randall") has a business entity insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Randall's failure to:

- Make a corresponding deposit prior to disbursing escrow funds in violation of Section 381.412.2, RSMo (2016);
- Timely deposit escrow funds in violation of Section 381.022.2(1), RSMo (2016);

Additionally, Randall caused a scrivener's affidavit to be recorded that significantly changed the property insured, deemed inconsistent with sound underwriting practices in violation of Section 381.071.1(2), RSMo (2016); and subjecting Randall to an enforcement action by the Director;

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

AND WHEREAS, Randall acknowledges, for purposes of this Agreement only, that it failed to:

- Make a corresponding deposit prior to disbursing escrow funds in violation of Section 381.412.2, RSMo (2016);

- Timely deposit escrow funds in violation of Section 381.022.2(1), RSMo (2016);

And that Randall caused a scrivener's affidavit to be recorded that significantly changed the property insured, deemed inconsistent with sound underwriting practices in violation of Section 381.071.1(2), RSMo (2016);

NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violations asserted in this Agreement, Randall does hereby voluntarily and knowingly surrender and forfeit the sum of one thousand two hundred fifty dollars (\$1,250.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Randall 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 September 5, 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 Randall, nothing in this Agreement shall preclude the Director or the Division from offering Randall's admissions contained in this Agreement in any future allegation of a different violation by Randall of Sections 381.022.2(1); 381.071.1(2); and 381.412.2, RSMo (2016) of the insurance laws or of regulations cited or defining such section, as evidence for the purpose of showing that:

a) the acts described herein, together with such additional violations, form part of a conduct, a business practice, or other such series of similar violations; or

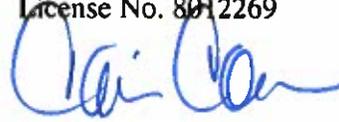
b) that such additional violations are committed knowingly, intentionally or in conscious disregard of the law.

DATED: 12/31/18



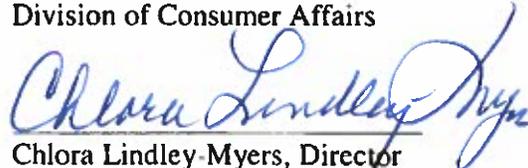
Randall, Masri & Randall, PC  
By: James J. Randall  
Its: President  
License No. 8012269

DATED: 1/8/19



Carrie Couch, Director  
Division of Consumer Affairs

DATED: 01/09/2019



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