



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

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

IN RE: RICHARD RATTY
504 NW BROCK CIR
BLUE SPRINGS, MO 64014

TRACKING ID: 298563E

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Richard Ratty 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 and 375, RSMo, include the supervision and regulation of the business of bail bonds;

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 bail bonds;

WHEREAS, Richard Ratty ("Ratty") is a general bail bond agent licensee with the

Department, pursuant to Chapter 374, RSMo;

WHEREAS, the Division has received information concerning Ratty' failure to file sworn affidavits with the department for four (4) consecutive months, which is a violation of Section 374.760 RSMo, and subjects Ratty to enforcement action by the Director;

WHEREAS, Ratty has been informed of his right to counsel and of his right to contest any attempt by the Department to discipline his bail bond license, and states that he understands his rights to contest any such actions;

AND WHEREAS, Ratty 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 Ratty, 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 Ratty are committed knowingly, intentionally or in conscious disregard of the law, that he failed to provide four (4) consecutive monthly affidavits to the department, and that such conduct violated Section 374.760 RSMo;

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, Ratty does hereby voluntarily and knowingly surrender and forfeit the sum of six hundred dollars (\$600.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Ratty 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 23, 2017.

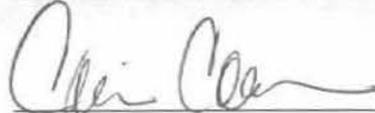
The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations' by Ratty, nothing in this Agreement

shall preclude the Director or the Division from introducing Ratty' 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: 8-15-17


Richard Ratty
General Bail Bond Agent
License No. 0306162

DATED: 8/28/17


Carrie Couch, Director
Division of Consumer Affairs

DATED: 8-30-2017


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

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