



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

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

IN RE: ROMAN RUIZ
120 W 12TH STREET
SUITE 1700
KANSAS CITY, MO 64105

TRACKING ID: 336986(E)

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Roman Ruiz 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 insurance;

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

insurance;

WHEREAS, Roman Ruiz applied for and was issued a producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning a misstatement on his application, which is a violation of Section 374.210.1(2) RSMo, and subjects Roman Ruiz to enforcement action by the Director;

WHEREAS, Roman Ruiz has been informed of his right to counsel and of his right to contest any attempt by the Department to revoke his producer license, and states that he understands his rights to contest any such actions;

AND WHEREAS, Roman Ruiz 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 Roman Ruiz in which action the Director or the Division alleges that the violation described herein forms part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Roman Ruiz are committed knowingly, intentionally or in conscious disregard of the law, that he made a misstatement on his application, which violated Section 375.141.1, RSMo (2016);

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, Roman Ruiz does hereby voluntarily and knowingly surrender and forfeit the sum of two hundred-fifty dollars, such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Roman Ruiz 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 May 15, 2019.

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

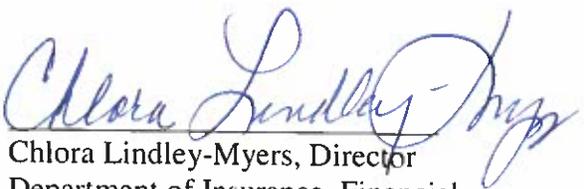
DATED: 4/30/19


Roman Ruiz
License No. 8471025

DATED: 5/3/19


Carrie Couch, Director
Division of Consumer Affairs

DATED: 05.06.2019


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

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