



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

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

IN RE: RUTH ELDER
2010 HOGAN DRIVE
MELBOURNE, FL 32935

TRACKING ID: (E) 325560

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Ruth Elder ("Elder") 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, Ruth Elder has applied for a non-resident producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Elder's failure to report administrative action on her 2018 application, which is a violation of Section 374.210.1(1) RSMo, and subjects Elder to enforcement action by the Director;

WHEREAS, Elder has been informed of her right to counsel and of her right to contest any attempt by the Department to refuse to issue her non-resident producer license, and states that she understands her rights to contest any such actions;

AND WHEREAS, Elder 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 Elder, 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 Elder are committed knowingly, intentionally or in conscious disregard of the law, that she failed to report administrative action on her 2018 application, and that such conduct violated Section 374.210.1(1) RSMo;

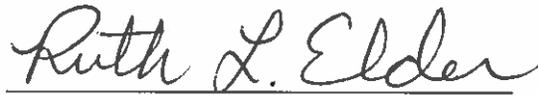
NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Elder does hereby voluntarily and knowingly surrender and forfeit the sum of two hundred fifty dollars (\$250.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo;

Elder 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 November 30, 2018.

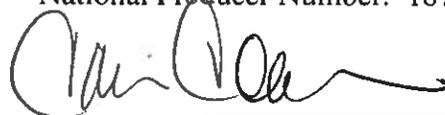
The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Elder, nothing in this Agreement shall preclude the Director or the Division from introducing Elder's admissions contained in this Agreement as evidence that 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: 11/17/2018



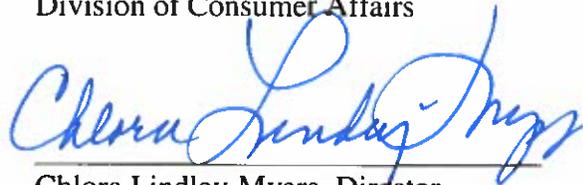
Ruth Elder
National Producer Number: 18740274

DATED: 12/12/18



Carrie Couch, Director
Division of Consumer Affairs

DATED: 12.13.2018



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

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