



## DEPARTMENT OF COMMERCE & INSURANCE

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

IN RE: MICHAEL O'MEALEY  
5407 OLD LODGE  
HOUSTON, TX 77066

TRACKING ID: 404843E

### VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Michael O'Mealey and the Division of Consumer Affairs ("Division") of the Department of Commerce and Insurance, as follows:

WHEREAS, Chlora Lindley-Myers, is the duly appointed Director of the Department of Commerce and Insurance, State of Missouri (hereinafter, "Director" of the "Department"), whose duties, pursuant to Chapters 374, 375 and 385, 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 Motor Vehicle Extended Service Contracts ("MVESC") pursuant to Sections 374.085, 374.190 and 385.216, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to MVESC;

WHEREAS, Michael O'Mealey ("O'Mealey") has applied for a MVESC producer license with the Department, pursuant to Chapter 385, RSMo;

WHEREAS, the Division has received information concerning O'Mealey's misstatement on his application, which is a violation of Section 374.210.1(1), RSMo, and such conduct subjects O'Mealey to enforcement action by the Director;

WHEREAS, O'Mealey has been informed of his right to counsel and of his right to contest any attempt by the Department to refuse to issue his MVESC producer license, and states that he understands his rights to contest any such actions;


AND WHEREAS, O'Mealey 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, MVESC laws or regulations by O'Mealey, 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 O'Mealey are committed knowingly, intentionally or in conscious disregard of the law, by a misstatement on his application, in violation of 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, O'Mealey does hereby voluntarily and knowingly surrender and forfeit the sum of three hundred dollars (\$300.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

O'Mealey 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 21, 2022.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by O'Mealey, nothing in this Agreement shall preclude the Director or the Division from introducing O'Mealey'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: 11/15/22



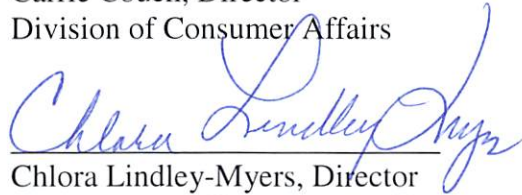
Michael O'Mealey  
MVESC Producer Applicant

DATED: 11/22/22



Carrie Couch, Director  
Division of Consumer Affairs

DATED: 11.22.2022



Chlora Lindley-Myers, Director  
Department of Commerce and Insurance

Return original to:  
Kevin Davidson  
Missouri Department of Commerce & Insurance  
PO Box 4001  
Jefferson City, MO 65102