



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

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

IN RE: Willie Ramirez  
38 Yale Street  
Lawrence, MA 01841

TRACKING ID: 288326

**VOLUNTARY FORFEITURE AGREEMENT**

It is hereby agreed by Willie Ramirez 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 Acting 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 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, Willie Ramirez ("Ramirez") has applied to renew a non-resident individual insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Ramirez's failure to disclose an administrative action in the state of Wisconsin, which is a violation of Section 374.210.1(1), RSMo (Non Cum. Supp. 2014), and subjects Ramirez to enforcement action by the Director;

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

AND WHEREAS, Ramirez 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 Ramirez, 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 Ramirez are committed knowingly, intentionally or in conscious disregard of the law, that he failed to report an administrative action by the state of Wisconsin, and that such conduct violated Section 374.210.1(1), RSMo (Non Cum. Supp. 2014);

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, Ramirez 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.


Ramirez 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 April 4, 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 Ramirez, nothing in this Agreement shall preclude the Director or the Division from introducing Ramirez'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.

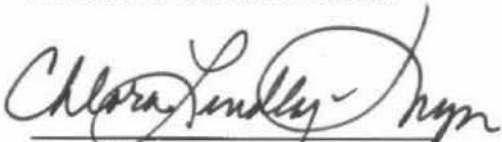
DATED: 3/30/2017

  
Willie Ramirez  
License #8288602

DATED: 4/4/17

  
Carrie Couch, Director  
Division of Consumer Affairs

DATED: 4-14-2017

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

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