

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: BRADY TOLIVER 2713 LYNDHURST AVE ST. LOUIS, MO 63114

TRACKING ID 236665

RECEIVED

VOLUNTARY FORFEITURE AGREEMENT

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It is hereby agreed by Brady Toliver and the Consumer Affairs Division of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, John M. Huff, 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 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, Brady Toliver ("Toliver") has a resident insurance producer license with the

Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Toliver's admission to signing the name of another to an insurance document (receipt) without authorization, which is a violation of Section 375.141.1(10), RSMo (Supp 2013), and subjects Toliver to enforcement action by the Director;

WHEREAS, Toliver 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, Toliver acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Consumer Affairs Division based on any additional violation of the insurance laws or regulations by Toliver, in which action the Director or the Consumer Affairs 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 Toliver are committed knowingly, intentionally or in conscious disregard of the law, that he admitted to signing the name of another to an insurance document (receipt) without authorization and that such conduct violated Section 375.141.1(10), RSMO (Supp 2013),

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Toliver does hereby voluntarily and knowingly surrender and forfeit the sum of five hundred dollars (\$500.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Toliver 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 25, 2015.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Toliver, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing Toliver'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: 5/20/15

DATED: 5/29/15

Brady Toliver

License No. 8057570

Carrie Couch, Acting Director Consumer Affairs Division

DATED: 64-15

John M. Huff, Director

Department of Insurance, Financial Institutions and Professional Registration

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