



## DEPARTMENT OF COMMERCE & INSURANCE

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

IN RE: STANTON MORGA  
6211 TREERIDGE TRL  
ST. LOUIS, MO 63129

TRACKING ID 433595

### VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Stanton Morga ("Morga") 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 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, Morga holds an active resident producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Morga's failure to comply with the standards of safeguarding of consumers' information and of his issuance of an invalid certificate of insurance, which are violations of Missouri Regulation 20 CSR 100-6.110 and Sections 375.144 (2) and (4), RSMo;

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

AND WHEREAS, Morga 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 Morga, 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 Morga are committed knowingly, intentionally or in conscious disregard of the law, that he failed to comply with the standards of safeguarding of consumers' information, and he issued an invalid certificate of insurance, and that such conduct violated Missouri Regulation 20 CSR 100-6.110 and Sections 375.144 (2) and (4), 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, Morga does hereby voluntarily and knowingly surrender and forfeit the sum of one thousand four hundred dollars (\$1,400.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Morga 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 February 23, 2024.

The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations by Morga, nothing in this Agreement shall preclude the Director or the Division from introducing Morga'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: 2/12/24

Stanton Morga  
Stanton Morga  
NPN 73660

DATED: 2/21/24

Carrie Couch  
Carrie Couch, Director  
Division of Consumer Affairs

DATED: 02.22.2024

Chlora Lindley-Myers  
Chlora Lindley-Myers, Director  
Department of Commerce and Insurance

Return original to:  
Karen Crutchfield  
Missouri Department of Commerce and Insurance  
PO Box 4001  
Jefferson City, MO 65102