



## DEPARTMENT OF COMMERCE & INSURANCE

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

IN RE: LINDSAY JO KESSLER  
50 CHATEAU OAKS DR  
BRUMLEY, MO 65017

TRACKING ID# 402521

### VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Lindsay Jo Kessler ("Kessler") and the Division of Consumer Affairs 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 381, 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, Kessler currently holds an active license as a producer with the Department,

pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Kessler's failure to follow written closing instructions in violation of Section 381.022.2(2), RSMo. Such conduct subjects Kessler to enforcement by the Director;

WHEREAS, Kessler has been informed of her right to counsel and of her right to contest any attempt by the Department to discipline her insurance producer license, and states that she understands its rights to contest any such actions;

AND WHEREAS, Kessler acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Division based on any additional violation of the insurance laws or regulations by Kessler, 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 Kessler are committed knowingly, intentionally or in conscious disregard of the law, that she failed to follow written closing instructions in violations of Section 381.022.2.(2), RSMo.

NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violations cited in this Agreement, and after being afforded the opportunity to consult legal counsel, ~~Kessler 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.

Kessler 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 September 29, 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 Kessler, nothing in this Agreement

shall preclude the Director or the Division from introducing Kessler'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.

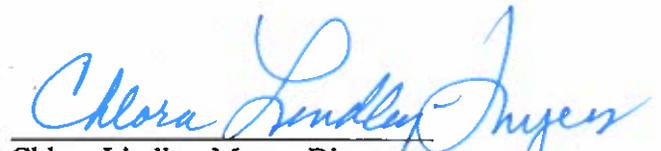
DATED: 9/16/2022

  
Lindsay Jo Kessler  
NPN# 8755423

DATED: 9/27/22

  
Carrie Couch, Director  
Division of Consumer Affairs

DATED: 9.27.2022

  
Chlora Lindley-Myers, Director  
Department of Commerce and Insurance

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