



## DEPARTMENT OF COMMERCE & INSURANCE

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

IN RE: ELERAS GROUP, LLC  
1708 S. 5<sup>TH</sup> STREET  
ST. CHARLES, MO 63303

TRACKING ID: 407490 E

### VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed to by Eleras Group, LLC ("Eleras") and the 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 Motor Vehicle Extended Service Contracts ("MVESC");

WHEREAS, the Consumer Affairs Division ("Division") of the Department is charged with investigating producers and companies engaged in the business of motor vehicle extended service contracts pursuant to Sections 374.085, 374.190, and 385.200 to 385.220, RSMo, and is authorized by the Director to recommend enforcement action for violations of such laws;

WHEREAS, Eleras, a licensed motor vehicle extended service contract business entity producer:

- Allowed an employee to solicit, negotiate and sell MVESC without a valid MVESC

producer license issued by this Department, which violates Section 385.206.1, RSMo;

- Created, promoted and/or was involved in the creation, promotion or use of deceptive and misleading marketing pieces specifically designed to falsely imply a relationship and/or an affiliation with the vehicle's manufacturer; affiliation with the consumer's existing manufacturer's warranty, and by creating a sense of urgency to respond to solicitations and/or purchase contracts in order to avoid lapses in their coverage under their manufacturer's warranty, which violates Section 385.208.1 and Section 385.208.2, RSMo;

Additionally, Eleras materially aided an employee to violate Section 385.206.1, RSMo, and materially aided employees to market MVESC in violation of Section 385.208, RSMo, such conduct violates Section 385.216.2, RSMo, and subjects Eleras to an enforcement action by the Director;

WHEREAS, Eleras has been informed of its right to counsel and its right to contest any disciplinary action against the MVESC business entity producer license of Eleras;

AND WHEREAS, Eleras acknowledges and understands that this Voluntary Forfeiture Agreement is an administrative action and will be reported by the Department to other states. Eleras further acknowledges and understands, if applicable, that this administrative action may need to be disclosed on future applications and renewal applications and it is Eleras's responsibility to comply with the reporting requirements of each state in which it is licensed or registered.

NOW, THEREFORE, in lieu of any recommendation or initiation by the Director or the Division of any other action available to the Director or the Division, based on the violations cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Eleras does hereby voluntarily and knowingly surrender and forfeit the sum of five-thousand and six-hundred dollars (\$5,600.00) such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Eleras 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 20, 2023.

The parties agree that, should the Director, the Department, or the Division in the future allege any additional violation of the insurance or motor vehicle extended service contract laws or regulations by

Eleras, nothing in this Agreement shall preclude the Director, the Department, or the Division from introducing Eleras's admissions contained in this Agreement in any future allegation of a different violation by Eleras of Section 385.206.1, RSMo; Section 385.208.1, RSMo, Section 385.208.2, RSMo, and Section 385.216.2, RSMo as evidence for the purpose of showing that:

- a.) the acts described herein form part of a course of conduct, a business practice, or other such series of similar violations;
- b.) that such additional violations are committed knowingly, intentionally or in conscious disregard of the law.

DATED: 09/18/23

  
Eleras Group LLC  
By: Christopher Weinreis  
Its: Member  
NPN# 17344555

DATED: 10/11/23

  
Carrie Couch, Director  
Division of Consumer Affairs

DATED: 10.12.2023

  
Chlora Lindley-Myers, Director  
Department of Commerce and Insurance

Return original to:  
Sheri D. Sloan  
Department of Commerce and Insurance  
PO Box 4001  
Jefferson City, MO 65102