



DEPARTMENT OF COMMERCE & INSURANCE

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

IN RE: JOSEPH EDMUND FRAZIER
14 PLANTERS LN.
GULFPORT, MS 39503

TRACKING ID 426868

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Joseph Edmund Frazier 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, Joseph Edmund Frazier (“Frazier”) has an active producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Frazier’s failure to report his criminal history on his 2022 license application, in violation of 374.210.1(2), RSMo, and subjects Frazier to enforcement action by the Director;

WHEREAS, Frazier 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, Frazier 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 Frazier, in which action the Director or the Division alleges that the violation described herein forms part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Frazier are committed knowingly, intentionally or in conscious disregard of the law, that he failed to report his criminal history on his 2022 license application, in violation of Section 374.210.1(2), 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, Frazier does hereby voluntarily and knowingly surrender and forfeit the sum of six hundred dollars (\$600.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

Frazier 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 November 2, 2023.

The parties agree that, should the Director or the Division in the future allege a different violation of the insurance laws or regulations by Frazier, nothing in this Agreement shall preclude the Director or the Division from introducing Frazier's admissions contained in this Agreement as evidence that the act described herein forms 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: 11/1/2023


19660064
Joseph Edmund Frazier
NPN 19660064

DATED: 11/9/23


Carrie Couch, Director
Division of Consumer Affairs

DATED: 11/13/2023


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