RECEIVED
DEC 20 2010
DEPT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

STATE OF MISSOURI

MDCCCXX

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

Re: Sonya Cerna
1199 North 51st Street
Fayetteville, AR 72704

File Number 107832

VOLUNTARY FORFEITURE

It is hereby agreed by Sonya Cerna 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) 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 of Insurance, Financial Institutions and Professional Registration is charged with investigating producers and companies engaged in the business of insurance pursuant to Sections 374.085 and 374.190, RSMo 2000 and is authorized by the Director to recommend enforcement action under the laws relating to insurance;

WHEREAS, Sonya Cerna has applied for a non resident producer license with the Missouri Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 374 and 375, RSMo;

WHEREAS, information has been received by the Consumer Affairs Division which alleges that Sonya Cerna failed to disclose a regulatory action in the State of Arkansas in violation of Section 375.141.6, RSMo (Cum. Supp. 2009), subjecting Sonya Cerna to enforcement action by the Director;

WHEREAS, Sonya Cerna has been informed of the nature of the violation, of her right to counsel and of her right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to refuse her license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that she understands her rights to contest any such actions;

NOW, THEREFORE, in lieu of the institution by the Department of Insurance, Financial Institutions and Professional Registration of any action to deny the license of Sonya Cerna, or to impose any other penalties provided for by statute for the above-described violation, after being afforded the opportunity to consult legal counsel, Sonya Cerna hereby voluntarily and knowingly surrender and forfeit the sum of $250.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Sonya Cerna shall submit this sum to the Department of Insurance, Financial Institutions and Professional Registration, by cashier's check or money order made payable to the Missouri State School Fund no later than December 24, 2010.

DATED: 12/14/2010

Sonya Cerna
Sonya Cerna
Insurance Producer Applicant

DATED: 1/2/2011

Angela L Nelson
Angela L. Nelson
Director of Consumer Affairs

DATED: 1-10-11

John M. Huff
Director Department of Insurance,
Financial Institutions and Professional
Registration

Please return original to:
Les Hogue
PO Box 4001
Jefferson City, MO 65102