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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

IN RE: Ryan Daniel
7326 W Main
Maryville, IL 62062

Tracking ID 167841e

VOLUNTARY FORFEITURE

It is hereby agreed by Ryan Daniel 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 and is authorized by the Director to recommend

enforcement action under the laws relating to insurance;

WHEREAS, Ryan Daniel is licensed as a non-resident producer by the 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 that subjects Ryan Daniel to enforcement action by the Director for violating the following statute:

> Section 379.108.6, RSMo (Supp. 2011), No person, wherever located, shall knowingly prepare or issue a certificate of insurance that contains any false or misleading information or that purports to affirmatively or negatively alter, amend, or extend the coverage or rights provided by the policy of insurance to which the certificate makes reference.

Grounds for discipline exist under:

> Section 375.141.1 (2), RSMo (Supp. 2011), Violating any insurance laws, or violating any regulation, subpoena or order of the director or of another insurance commissioner in any other state.

WHEREAS, Ryan Daniel has been informed of the nature of his violations, of his right to counsel and of his right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration to discipline his producer license, or to recover whatever penalties or other monetary relief as may be provided for by statute, and states that he understands his 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 revoke or suspend the license of Ryan Daniel, or to impose any other penalties provided for by statute for the above-described violation, after being afforded the opportunity to consult legal counsel, Ryan Daniel, does hereby voluntarily and knowingly surrender and forfeit the sum of

$500.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Ryan Daniel 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 November 30, 2012.

DATED: 11/21/12

Ryan Daniel
License number 0278837

DATED: 12/3/12

Matt Barton, Division Director
Consumer Affairs Division

DATED: 12-4-12

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

Return to:
Julie Hesser
Missouri Department of Insurance, Financial
Institutions and Professional Registration
P O Box 4001
Jefferson City, MO 65102-4001