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MO. DEPT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

STATE OF MISSOURI

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DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE: TERESE M. HARKINS
28085 N. ASHLEY CIRCLE
SUITE 201
LIBERTYVILLE, IL 60048-9473

TRACKING ID: #118529 (e)

VOLUNTARY FORFEITURE

It is hereby agreed by Terese M. Harkins 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, Terese M. Harkins is licensed as an insurance producer by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 375, RSMo;

WHEREAS, information has been received by the Consumer Affairs Division concerning Terese M. Harkins failure to report to the Department a regulatory action against her insurance producer's license in the State of North Carolina. **Failing to "report to the Director any administrative action taken against the producer in another jurisdiction...within thirty (30) days of the final disposition of the matter,"** is in violation of Section 375.141.6 RSMo. (Supp. 2009), subjecting her to enforcement action by the Director;

WHEREAS, Terese M. Harkins has been informed of the nature of her violations, of her right to counsel and of her right to contest any attempt by the Department of Insurance, Financial Institutions and Professional Registration, to discipline her insurance producer 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 revoke or suspend the insurance producer license of Terese M. Harkins or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Terese, does 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.

Terese M. Harkins 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 **Monday, January 24, 2011**.

DATED: 1/7/11

Terese M. Harkins
Producer

DATED: 1/14/2011

Angela N. Nelson, Division Director
Consumer Affairs Division

DATED: 1-19-11

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

Return to:
Missouri Department of Insurance
Attn: E.J. Jackson, Investigator
P O Box 690
Jefferson City, MO 65102