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MO. DEPT. OF INSURANCE,  
FINANCIAL INSTITUTIONS &  
PROFESSIONAL REGISTRATION

**DEPARTMENT OF INSURANCE, FINANCIAL  
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

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

In Re: Ariel Hessing  
PO Box 4417  
Warren, NJ 07059

Tracking ID 166133

VOLUNTARY FORFEITURE

It is hereby agreed by Ariel Hessing 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, Ariel Hessing has a Missouri license as a nonresident producer and surplus lines producer with the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapters 374 and 375, RSMo;

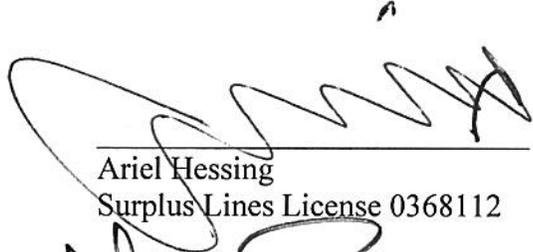
WHEREAS, information has been received by the Consumer Affairs Division that Ariel Hessing failed to file her Surplus Lines Tax Report (Appendix 3) by March 2, 2012, which is a violation of Section 384.057, RSMo (Supp. 2011) and a ground for discipline under Section 375.141.1(2), RSMo (Supp. 2011), subjecting Ariel Hessing to enforcement action by the Director;

WHEREAS, Ariel Hessing 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 discipline 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 revoke the surplus lines license of Ariel Hessing, or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, Ariel Hessing does hereby voluntarily and knowingly surrender and forfeit the sum of \$1,000, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

Ariel Hessing 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 June 8, 2012.

DATED: 6/1/12



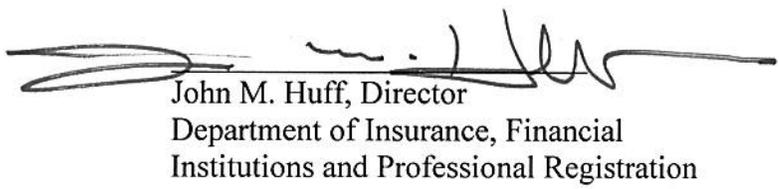
Ariel Hessing  
Surplus Lines License 0368112

DATED: 6.7.12



Matt Barton,  
Director, Division of Consumer Affairs

DATED: 6.15.12



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

Please return original to:  
Karen Crutchfield  
PO Box 4001  
Jefferson City, MO 65102