STATE OF MISSOURI

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JUL 23 2015
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: STEPHEN MESSICK
399 HWY 285 N
GREENBRIAR AR 72058

TRACKING ID 227246

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VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Stephen Messick ("Messick") 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" of the "Department"), 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 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, Stephen Messick is licensed as a non-resident producer by the

Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning Messick's misrepresentation related to an insurance application, which is a violation of Section 375.144 (2) RSMo (Supp. 2013), and failing to provide an adequate and timely response, which is a violation of 20 CSR 100-4.100 (2) (A). Messick is subject to enforcement action by the Director;

WHEREAS, Messick has been informed of his right to counsel and of his right to contest any attempt by the Department to revoke his insurance producer license, and states that he understands his rights to contest any such actions;

AND WHEREAS, Messick, acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Consumer Affairs Division based on a future alleged violation of the insurance laws or regulations by Messick, in which action the Director or the Consumer Affairs Division alleges that the acts or omissions described herein form part of a course of conduct, or a business practice, or other such series of similar violations, or that future acts or omissions by Messick are committed knowingly, intentionally or in conscious disregard of the law, and that he misrepresented an insurance application and provided a late response. The parties agree that if this matter were to proceed to an administrative hearing, the Department contends such application misrepresentation and failure to respond to an inquiry constitute violations of Section 375.144 (2) RSMo (Supp. 2013) and 20 CSR 100-4.100 (2) (A).

NOW, THEREFORE, in lieu of any recommendation or initiation by the Consumer Affairs Division of any action based on the violation cited in this Agreement,

and after being afforded the opportunity to consult legal counsel, Messick 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.

Messick 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 July 22, 2015.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Messick, nothing in this Agreement shall preclude the Director or the Consumer Affairs Division from introducing his admissions contained in this Agreement as evidence that the acts or omissions described herein form 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: 7-20-15

Stephen Messick
License No. 185227

DATED: 7/23/15

Carrie Couch, Acting Director
Consumer Affairs Division

DATED: 7-24-15

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

Return original to:

Dennis Fitzpatrick, AIE, CCP, MCM, CICSR, AIRC, ALMI, AINS, ACS
Missouri Department of Insurance, Financial Institutions and Professional Registration
PO Box 4001
Jefferson City, MO 65102

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