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DEPT OF INSURANCE,
FINANCIAL INSTITUTIONS &
PROFESSIONAL REGISTRATION

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

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

Our File Number 106644(c)
Tracking #116398(e)

IN RE: KATARZYNA SZMYD
1325 W BIRCHWOOD APT 3F
CHICAGO IL 60626

VOLUNTARY FORFEITURE

It is hereby agreed by KATARZYNA SZMYD 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 Section

374.085, RSMo and is authorized by the Director to recommend enforcement action under the laws relating to insurance.

WHEREAS, KATARZYNA SZMYD is licensed as an insurance producer by the Department of Insurance, Financial Institutions and Professional Registration, pursuant to Chapter 375, RSMo;

WHEREAS, the investigation by the Consumer Affairs Division revealed KATARZYNA SZMYD violated our insurance laws and is subject to enforcement action by the Director for the following:

1. Violation of Section 375.141.1 RSMo (Supp. 2009) which is grounds for discipline, the director may suspend, revoke, refuse to issue or refuse to renew an insurance producer license for any one or more of the following causes:
 - (1) Intentionally providing materially incorrect, misleading, incomplete or untrue information in the license application; and
 - (2) Violating any insurance laws, or violating any regulation, subpoena or order of the director or of another insurance commissioner in any other state; and
2. Violation of Section 375.141.6 RSMo (Supp. 2009), An insurance producer shall report to the director any administrative action taken against the producer in another jurisdiction or by another governmental agency in this state within thirty days of the final disposition of the matter. This report shall include a copy of the

order, consent order or other relevant legal documents, which is grounds for discipline under Section 375.141.1(2) RSMo (Supp. 2009); and

3. Violation of 20 CSR 100-4.100 (2) (A) by failing to provide to the department an adequate response to the inquiry within twenty (20) days from the date the department mailed the inquiry, which is grounds for discipline under Section 375.141.1(2) RSMo (Supp. 2009).

WHEREAS, KATARZYNA SZMYD 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 KATARZYNA SZMYD or to impose any other penalties provided for by statute for the above-described violations, after being afforded the opportunity to consult legal counsel, KATARZYNA SZMYD, does hereby voluntarily and knowingly surrender and forfeit the sum of \$450.00, such sum to be paid into the Missouri State School Fund pursuant to Sections 374.046 and 374.280, RSMo.

KATARZYNA SZMYD 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 January 6, 2011.

DATED: 01-06-2011


KATARZYNA SZMYD
Producer

DATED: 1/14/2011


ANGELA L. NELSON
Division Director

DATED: 1-19-11


JOHN M. HUFF
Director

Return to:
Department of Insurance, Financial Institutions & Professional Registration
Attn: Dennis Fitzpatrick
P. O. Box 4001
Jefferson City, MO 65102