



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

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

APR 11 2017

IN RE: RICK STEPHENSON  
18400 JUNIPER TER 803 S Woodson Ct  
GARDNER, KS 66030

TRACKING ID 288851  
MO. DEPT OF INSURANCE  
FINANCIAL INSTITUTIONS &  
PROFESSIONAL REGISTRATION

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Rick Stephenson ("Stephenson") and the Consumer Affairs Division ("Division") of the Department of Insurance, Financial Institutions and Professional Registration, as follows:

WHEREAS, Chlora Lindley-Myers, is the duly appointed Acting 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 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, Stephenson has applied for his non-resident individual insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Stephenson's misstatement on the license application regarding an administrative action taken by the state of Kansas, which is a violation of Section 374.210.1(1) RSMo (Non Cum. Supp. 2014), and subjects Stephenson to enforcement action by the Director;

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

AND WHEREAS, Stephenson, acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Division based on any additional violation of the insurance laws or regulations by Stephenson, in which action the Director or the Division alleges that the violations described herein form part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Stephenson are committed knowingly, intentionally or in conscious disregard of the law, that he made a misstatement on his license application regarding an administrative action, and such conduct violated Section 374.210.1(1) RSMo (Non Cum. Supp. 2014);

NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Stephenson does hereby voluntarily and knowingly surrender and forfeit the sum of two hundred fifty dollars (\$250.00), such sum to be paid

into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

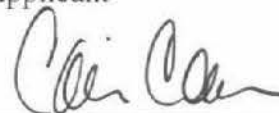
Stephenson shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than April 12, 2017.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Stephenson, nothing in this Agreement shall preclude the Director or the Division from introducing Stephenson's admissions contained in this Agreement as evidence that the acts 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.

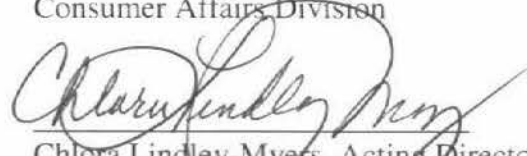
DATED: 4-5-17

  
Rick Stephenson  
Applicant

DATED: 4/12/17

  
Carrie Couch, Director  
Consumer Affairs Division

DATED: 4/20/2017

  
Chlora Lindley-Myers, Acting Director  
Department of Insurance, Financial  
Institutions and Professional Registration

Return original to:

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