



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

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

IN RE: ANNE MARIE MORIARTY
1296 CLEARLAKE CIRCLE
BALLWIN, MO 63011

TRACKING ID# 319776

VOLUNTARY FORFEITURE AGREEMENT

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

WHEREAS, Chlora Lindley-Myers, 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, 375 and 381, 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, Moriarty has an active insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Moriarty's failure to adhere to the fiduciary responsibility for collecting and disbursing escrow funds pursuant to Section 375.051.2, RSMo (Supp.2013); and obtaining and follow written instructions from the insured and obtain written instructions when handling escrows, settlements or closings from parties associated with the funds and documents held in escrow in violation of Sections 381.022.2(2), RSMo (Supp. 2013); and subjects Moriarty to enforcement action by the Director;

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

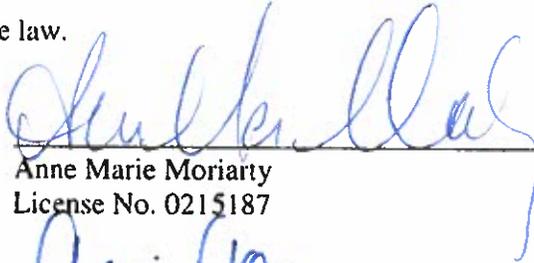
AND WHEREAS, Moriarty, acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Division based on any additional violation of the insurance laws or regulations by Moriarty, in which action the Director or the Division alleges that the violations described herein form part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Moriarty are committed knowingly, intentionally or in conscious disregard of the law, that she failed to adhere to the fiduciary responsibility for collecting and disbursing escrow funds pursuant to Section 375.051.2, RSMo (Supp.2013) and obtain and follow written instructions from the insured when handling escrows, settlements or closings from parties associated with the funds and documents held in escrow in violation of Sections 381.022.2(2), RSMo (Supp. 2013);

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, Moriarty does hereby voluntarily and knowingly surrender and forfeit the sum of five hundred dollars (\$500.00), such sum to be paid into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

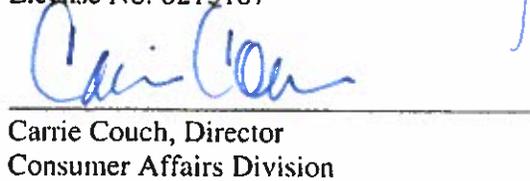
Moriarty shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than July 30, 2018.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Moriarty, nothing in this Agreement shall preclude the Director or the Division from introducing Moriarty'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.

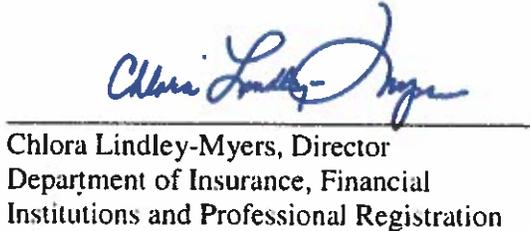
DATED: 7/28/2018


Anne Marie Moriarty
License No. 0215187

DATED: 7/31/18


Carrie Couch, Director
Consumer Affairs Division

DATED: 8/1/18


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

Return original to:
Marjorie Thompson
Missouri Department of Insurance,
Financial Institutions and Professional Registration
PO Box 4001
Jefferson City, MO 65102