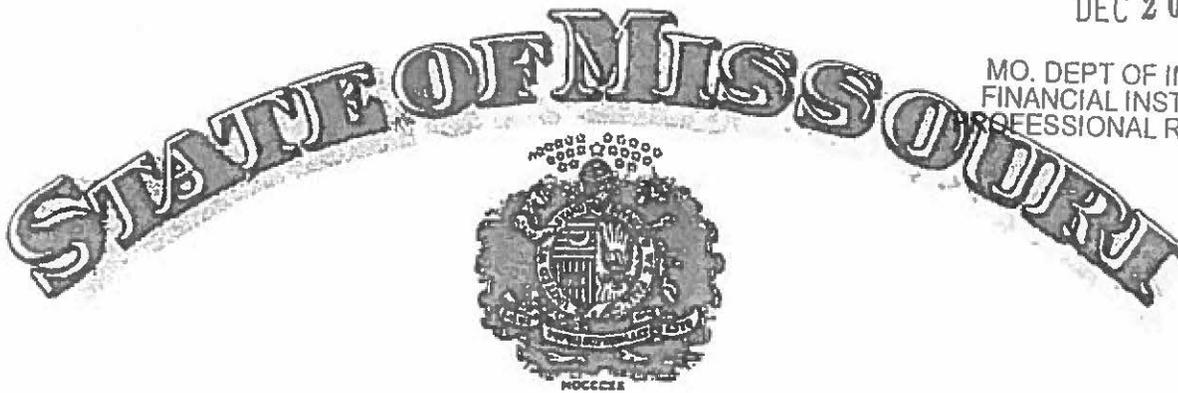


RECEIVED

DEC 20 2017

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: KELLY R. KIESER
P. O. BOX 501
ELWOOD, KS 66024

TRACKING ID 304038

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Kelly R. Kieser and the Division of Consumer Affairs 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 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, Kelly R. Kieser (“Kieser”) has an individual insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Kieser wiring funds to account not associated with the parties to the transaction in violation of Section 381.022.3, RSMo (Supp. 2013) and failure to retain and preserve records related to the escrow, settlement or closing in violation of Section 381.038.2, RSMo (Supp. 2013). Such conduct subjects Kieser to enforcement action by the Director;

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

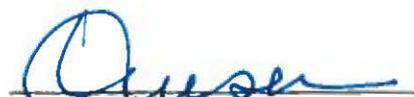
AND WHEREAS, Kieser, acknowledges and admits for purposes of this Agreement and for purposes of any future action by the Director or the Division based on an additional violation of the insurance laws or regulations by Kieser, in which action the Director or the Division alleges that the violations described herein form part of a course of conduct, a business practice, or other such series of similar violations, or that future violations by Kieser are committed knowingly, intentionally or in conscious disregard of the law, that she wired funds to account not associated with the parties to the transaction in violation of Section 381.022.3, RSMo (Supp. 2013) and failed to retain and preserve records related to the escrow, settlement or closing in violation of Section 381.038.2, RSMo (Supp. 2013).

NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violations cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Kieser 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.

Kieser 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 December 11, 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 Kieser, nothing in this Agreement shall preclude the Director or the Division from introducing Kieser'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.

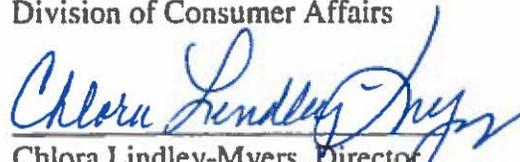
DATED: 12/12/17


Kelly R. Kieser
License No. 0110979

DATED: 12/21/17


Carrie Couch, Director
Division of Consumer Affairs

DATED: 12/21/2017


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