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SEP 24 2018

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

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

IN RE: LAUREN CIOPPA
2301 E. LAMAR BLVD. STE. 300
ARLINGTON, TX 76006-7416

TRACKING ID 322657

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Lauren Cioppa 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 and 375, RSMo, include the supervision and regulation of the business of insurance;

WHEREAS, the Division 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, Laureen Cioppa (“Cioppa”) has applied to renew a nonresident individual producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Division has received information concerning Cioppa’s failure to file her 2017 Appendix 3 report before March 2, 2018, and Cioppa’s failure to respond to the Consumer Affairs Division within twenty days of inquiries being mailed to her, which are violations of Section 384.057, RSMo (2016) and 20 CSR 100-4.100(2)(A), and subjects Cioppa to enforcement action by the Director;

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

AND WHEREAS, Cioppa 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 Cioppa, 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 Cioppa are committed knowingly, intentionally or in conscious disregard of the law, that she failed to file her 2017 Appendix 3 report before March 2, 2018, and that she failed to respond to inquiries mailed to her by the Consumer Affairs Division, and that such conduct violated Section 384.057, RSMo (2016) and 20 CSR 100-4.100(2)(A);

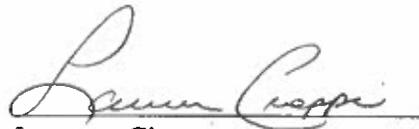
NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Cioppa does hereby voluntarily and knowingly surrender and forfeit the

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

Cioppa 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 September 10, 2018.

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

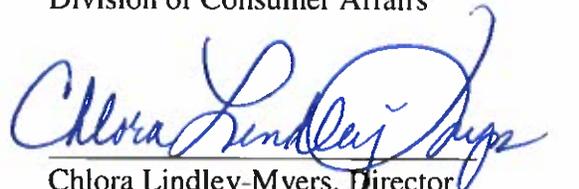
DATED: 9/14/2018


Laureen Cioppa
License No. 8317470

DATED: 1/7/19


Carrie Couch, Director
Division of Consumer Affairs

DATED: January 07, 2019


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

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