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STATE OF MISSOURI



DEPARTMENT 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: LARRY LUCCO
43 WILLOW CREEK DR
HIGHLAND, IL 62249

TRACKING ID 280266

VOLUNTARY FORFEITURE AGREEMENT

It is hereby agreed by Larry Lucco 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" of the "Department"), 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 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, Larry Lucco (Lucco) holds a resident individual insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, the Consumer Affairs Division has received information concerning

Lucco's failure to timely report an administrative action taken by FINRA which is a violation of Section 375.141.6 RSMo (Supp. 2013). This subjects Lucco to enforcement action by the Director;

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

AND WHEREAS, Lucco 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 Lucco, 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 Lucco are committed knowingly, intentionally or in conscious disregard of the law, that he failed to timely report administrative actions, and that such conduct violated Section 375.141.6 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, Lucco 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.

Lucco 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 13, 2016.

The parties agree that, should the Director or the Division in the future allege an additional violation of the insurance laws or regulations by Lucco, nothing in this

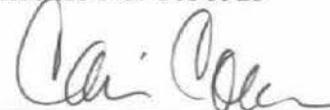
Agreement shall preclude the Director or the Division from introducing Lucco's admissions contained in this Agreement as evidence that the acts described herein form part of a course of conduct, a business practice, or other such series of similar violations, or for purposes of showing that such later alleged acts are committed knowingly, intentionally or in conscious disregard of the law.

DATED: Dec. 12, 2014



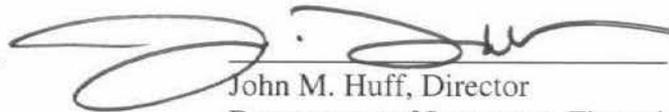
Larry Lucco
License No. 0138323

DATED: 12/21/14



Carrie Couch, Director
Consumer Affairs Division

DATED: 12.20.14



John M. Huff, Director
Department of Insurance, Financial
Institutions and Professional
Registration

Return original to:

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