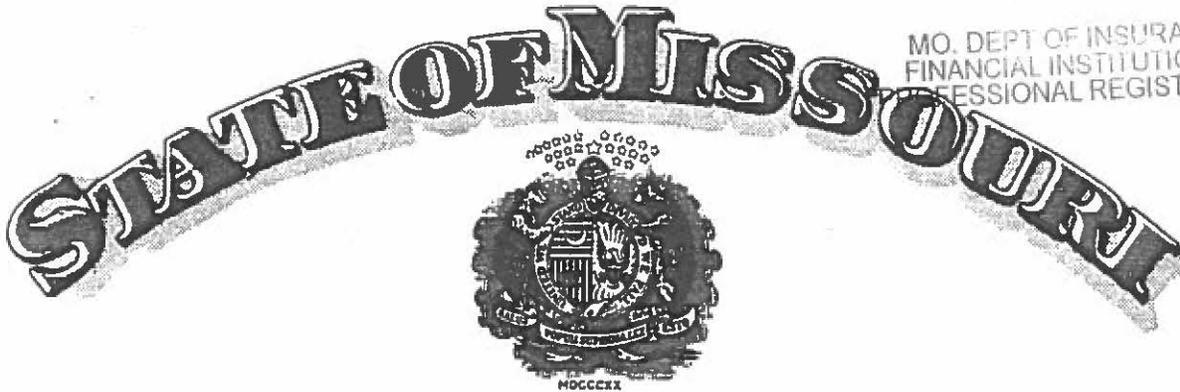


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JAN 18 2018

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: PATRICIA LYNN SENN
7124 BASSWOOD DRIVE
O'FALLON, MO 63368

TRACKING ID: 302612(E)

VOLUNTARY FORFEITURE AGREEMENT

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

WHEREAS, the Division has received information concerning Senn knowingly preparing a certificate of insurance that contained false information purporting coverage, and Senn's failure to procure coverage and forward premiums to an insurance company which are violations of Section 379.108.6 and 375.144(1) and (2) RSMo and subject Senn to enforcement action by the Director;

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

AND WHEREAS, Senn 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 Senn, 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 Senn are committed knowingly, intentionally or in conscious disregard of the law, that she knowingly prepared a certificate of insurance that contained false information purporting coverage and failed to procure coverage and forward premiums to the insurance company in violation of Section 379.108.6 and 375.144(1) and (2) RSMo;

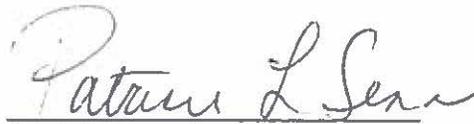
NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Senn does hereby voluntarily and knowingly surrender and forfeit the sum

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.

Senn 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 21, 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 Senn, nothing in this Agreement shall preclude the Director or the Division from introducing Senn'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: 1-2-2018


Patricia Lynn Senn
License No. 0102817

DATED: 1/18/18


Carrie Couch, Director
Consumer Affairs Division

DATED: January 19, 2018


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

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