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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: STEPHEN MESSICK
399 HWY 285 N
GREENBRIAR, AR 72058

TRACKING ID 283421

VOLUNTARY FORFEITURE AGREEMENT

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

WHEREAS, John F. Rehagen, is the duly appointed Acting 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 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, Messick has applied to renew his non-resident individual insurance producer license with the Department, pursuant to Chapter 375, RSMo;

WHEREAS, The Division has received information concerning Messick's misstatement on the license application regarding an administrative action taken by the state of Louisiana, which is a violation of Section 374.210.1(1) RSMo (Non Cum. Supp. 2014), and subjects Messick to enforcement action by the Director;

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

AND WHEREAS, Messick, 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 Messick, 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 Messick are committed knowingly, intentionally or in conscious disregard of the law, that he made a misstatement on his license application regarding an administrative action, and such conduct violated Section 374.210.1(1) RSMo (Non Cum. Supp. 2014);

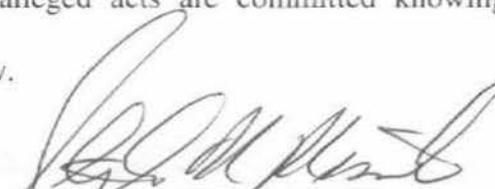
NOW, THEREFORE, in lieu of any recommendation or initiation by the Division of any action based on the violation cited in this Agreement, and after being afforded the opportunity to consult legal counsel, Messick does hereby voluntarily and knowingly surrender and forfeit the sum of two hundred fifty dollars (\$250.00), such sum to be paid

into the State School Moneys Fund pursuant to Sections 374.046 and 374.280, RSMo.

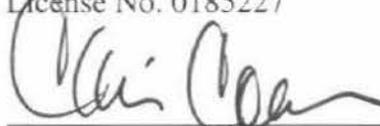
Messick shall submit this sum to the Department by cashier's check or money order made payable to the State School Moneys Fund no later than March 3, 2017.

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

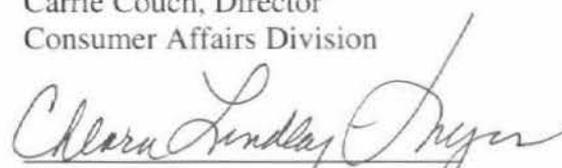
DATED: 2-25-17


Stephen Messick
License No. 0185227

DATED: 3/7/17


Carrie Couch, Director
Consumer Affairs Division

DATED: 3/09/2017


~~John F. Rehagen~~, Acting 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
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Jefferson City, MO 65102