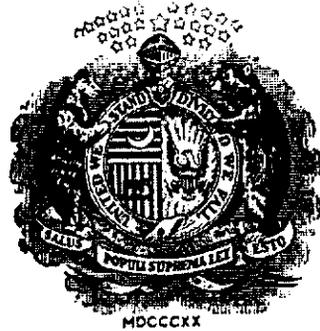


STATE OF MISSOURI

DEPARTMENT OF



INSURANCE

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

In the Matter of:)

EMIL A. DELUCA,)

MDI Case No. 05-1013345C)

Respondent

CONSENT ORDER LIMITING BUSINESS UNDER LICENSE

W. DALE FINKE, Director of the Missouri Department of Insurance, after reviewing the stipulations set forth herein, hereby issues the following findings of fact, conclusions of law, and order:

Findings of Fact

1. W. Dale Finke is the duly appointed Director of the Missouri Department of Insurance (hereinafter, Director) whose duties, pursuant to Chapter 375, RSMo, include supervision, regulation and discipline of insurance producers.

2. Respondent Emil A. DeLuca ("DeLuca") was issued an insurance producer license by the Director, number PR280107, which license was renewed on September 20, 2005.

3. The Division of Consumer Affairs has alleged that on July 9, 1996, DeLuca pled guilty to, and was convicted of, a felony under the laws of the United States, to wit: Concealment of a Felony, in the United States District Court, Eastern District of Missouri in violation of 18 U.S.C. §4, subjecting him to disqualification under section 375.141.1(6), RSMo Cum. Supp. 2004 from an insurance producer's license.

4. DeLuca and the Division of Consumer Affairs desire to settle the allegations and matters raised by the Division.

5. DeLuca and the Division of Consumer Affairs consent to the issuance of this order.

6. DeLuca, without any admission of a violation of the insurance laws of this state, waives the right to a hearing to contest any provision of this order and has stipulated and agreed to the issuance of this order without further proceedings in this matter, agreeing to be fully bound by the terms and conditions specified herein.

10. DeLuca has stipulated and agreed to waive any rights that he may have to seek judicial review or other challenge or contest to the terms and conditions of this order and forever releases and holds harmless the Department of Insurance, the director and his agents from any and all liability and claims arising out of, pertaining to or relating to this matter.

11. The director is authorized to enforce this order and should DeLuca fail to comply with the conditions set forth herein, the director or his successors, without any limitation, may suspend, revoke, or refuse to renew DeLuca's producer license on the ground of his plea of guilty and conviction on July 9, 1996 to the felony of Concealment of a Felony in violation of 18 U.S.C §4.

Conclusions of Law

12. The Director may impose orders in the public interest under §§374.046 and 375.141, RSMo.

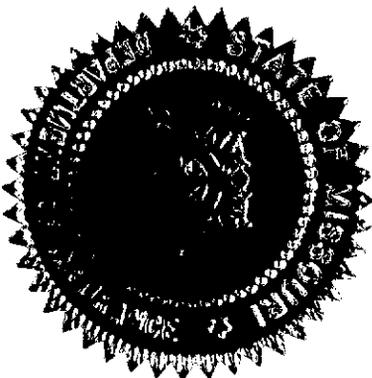
ORDER

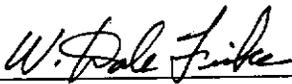
IT IS NOW, THEREFORE, ORDERED that Emil A. DeLuca is eligible to retain an active producer license in Missouri under the provisions of §375.018, RSMo, subject to compliance with the following conditions:

- A. DeLuca remains exclusively associated with Agents Insurance Services, Inc.;
- B. Agents Insurance Services, Inc. remains a subsidiary of Eagle Bank and Trust Company of Missouri subject to its corporate governance; and
- C. No other occurrence or conduct by DeLuca that may serve as grounds for discipline or disqualification under §375.141, RSMo is received by the Director.

IT IS FURTHER ORDERED that subject to compliance with the above conditions, pursuant to the Insurance Fraud Prevention Act of 1994, 18 U.S.C. §1033(e)(2), the Director waives DeLuca's disqualification under federal law.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 24th DAY OF JANUARY, 2006.

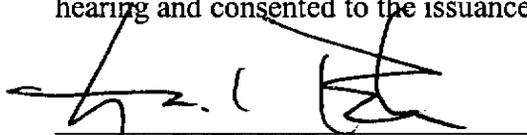




W. DALE FINKE, Director
Department of Insurance

CONSENT AND WAIVER OF HEARING

The undersigned persons understand and acknowledge that the Respondent has the right to a hearing, but that the Respondent with advice of counsel has waived the hearing and consented to the issuance of this consent order.



Emil A. DeLuca
Respondent

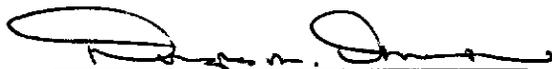
1/18/06
Date

JENKINS & KLING P.C.

By: 

Ronald E. Jenkins
10 South Brentwood Boulevard
Suite 200
St. Louis, Missouri 65105

1/18/06
Date



Douglas M. Ommen
Deputy Director and General Counsel
Missouri Bar #35301
Department of Insurance
301 West High Street, Room 530
Jefferson City, MO 65101
(573) 751-1927

1/23/06
Date

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a certified copy of the foregoing document was forwarded by pre-paid first class mail this 25th day of January, 2006, to:

Mr. Emil A. DeLuca
149 Trails West Drive
Chesterfield, MO 63017

