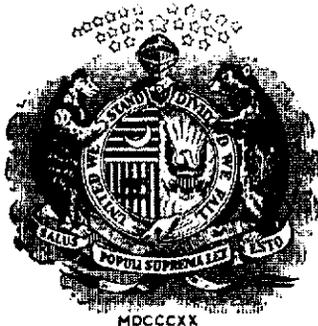


STATE OF MISSOURI

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DEPARTMENT OF



INSURANCE

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

In the Matter of:

EDWARD D. BOWLING,

Respondent

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MDI Case No. 060127057C

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 Edward D. Bowling ("Respondent") filed a Uniform Application for Individual Insurance Producer License on December 6, 2005 seeking licensure as an insurance producer.

3. On November 4, 2005 Respondent signed a Stipulation and Consent Order (“Stipulation and Consent Order”) with the Department of the Treasury, Comptroller of the Currency (“Comptroller”), resulting in an Order of Prohibition, wherein Respondent agreed that he would not participate in any activity involving any insured depository institution, as defined in 12 U.S.C. § 1813; any institution treated as an insured depository institution under 12 U.S.C. § 1818, including, but not limited to, any subsidiary, or treated as a savings and loan holding company or subsidiary; any insured credit union under the Federal Credit Union Act; any appropriate Federal depository institution regulatory agency; and the Federal Housing Finance Board and any Federal Home Loan Bank.

4. The Stipulation and Consent Order also requires the Respondent to make payment of restitution in the amount of four thousand fifteen dollars (\$4,015.00), payments to begin on November 15, 2005 and to continue through August 15, 2006.

5. The Stipulation and Consent Order also requires the Respondent to make payment of a civil penalty in the amount of one thousand dollars (\$1,000.00), payments commencing on September 15, 2006, after the payment of the restitution.

6. Respondent and the Division of Consumer Affairs desire to enter into an agreement whereby Respondent is issued an insurance producer license with restrictions.

6. Respondent and the Division of Consumer Affairs consent to the issuance of this order.

7. Respondent, 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.

8. Respondent 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.

9. Respondent has stipulated and agreed that the Director is authorized to enforce this order and should Respondent violate or fail to comply with the conditions set forth herein, the Director or his successors, without any limitation, may suspend, revoke, or refuse to renew Respondent's producer license on the ground that the violation or failure to comply constitutes a ground for discipline or disqualification under §375.141.1(2) RSMo Cum Supp 2004.

10. Respondent has stipulated and agreed that should Respondent violate or fail to comply with the terms set forth in the Stipulation and Consent Order and Order of Prohibition issued by the Comptroller, the Director or his successors, without any limitation, may suspend, revoke, or refuse to renew Respondent's producer license on the ground that the failure to comply constitutes a ground for such discipline as demonstrating incompetence or untrustworthiness in the conduct of business in this state under §375.141.1(8) RSMo Cum Supp 2004.

Conclusions of Law

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

ORDER

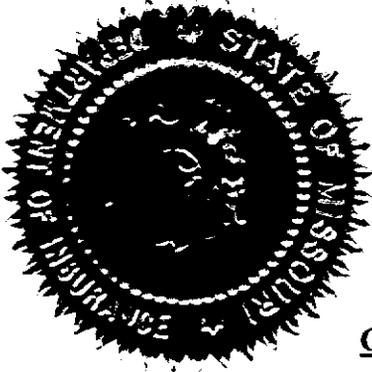
IT IS NOW, THEREFORE, ORDERED that Respondent Edward D. Bowling shall receive a producer's license and is eligible to retain an active producer license in Missouri under the provisions of §375.018, RSMo, subject to compliance with the following conditions:

- A. Prior to any offer, sale or negotiation of insurance on behalf of any insurer, Respondent shall provide to the Division of Consumer Affairs notice of each insurer and business entity producer with which he will be doing business;
- B. Prior to the execution of any agency agreement with any insurer or business entity producer, Respondent shall provide a copy of this order to the insurer or business entity producer and such party shall provide a written acknowledgement of such notice to the Division of Consumer Affairs, along with a description of compliance procedures, which are reasonably designed to detect and prevent any violation by the Respondent of insurance laws and regulations;
- C. Respondent shall fully and completely comply with the Stipulation and Consent and Order of Prohibition issued by the Comptroller, including full payment of all restitution and civil penalty obligations under such order, and the Respondent shall immediately report final payment of restitution and civil penalty to the Division of Consumer Affairs for inclusion in this case file; and
- D. No other occurrence or conduct by Respondent that may serve as grounds for discipline or disqualification under §375.141, RSMo is received by the Director.

IT IS FURTHER ORDERED that Respondent shall neither violate, nor fail to comply with, any of the terms set forth in the Stipulation and Consent Order and Order of Prohibition issued by the Comptroller on November 5, 2005.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 10th DAY OF

FEBRUARY, 2006.



W. Dale Finke
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.

Edward D. Bowling
Edward D. Bowling
Respondent

2-6-06
Date

Douglas M. Ommen
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

2-9-06
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 14th day of February, 2006, to:

Mr. Edward D. Bowling
1337 W. Broadmoor
Springfield MO 65807

Douglas M. Ommen