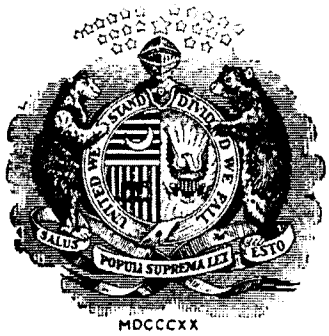
STATE OF MISSOURI



DEPARTMENT OF INSURANCE

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

LEGAL DEPT.

FEB 02 2007

MO. DEPT OF INSURANCE, FINANCIAL INSTITUTIONS & PROFESSIONAL REGISTRATION

In the Matter of:	)	
	)	**Case No. 06-0227103C**
STEVEN D. PORTER,	)	
	)	
Respondent	)	

CONSENT ORDER LIMITING BUSINESS UNDER LICENSE

DOUGLAS M. OMMEN, Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration after a hearing on January 23, 2007, and after reviewing the stipulations set forth herein, hereby withdraws the consent order previously issued in this matter on February 27, 2006, and issues the following findings of fact, conclusions of law, and order:

Findings of Fact

1. Douglas M. Ommen is the duly appointed Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration (hereinafter, "Director") whose duties, pursuant to Chapter 375, RSMo, include supervision, regulation and discipline of insurance producers.

2. Respondent Steven D. Porter ("Porter") filed a Uniform Application for Individual Insurance Producer License on November 14, 2005 seeking licensure as an insurance producer.

3. The Division of Consumer Affairs has alleged that:

A. On September 16, 2005, Porter pled guilty to, and was convicted of a felony under the laws of the state of Missouri, to wit: Driving While Intoxicated in violation of §577.010, RSMo, in the Circuit Court of Cedar County, Missouri, subjecting him to disqualification under section 375.141.1(6), RSMo Cum. Supp. 2004 from an insurance producer's license;

B. On December 3, 2004, Porter pled guilty to, and on August 28, 2005, he was convicted of a felony under the laws of the state of Missouri, to wit: Driving While Intoxicated in violation of §577.010, RSMo, in the Circuit Court of Cedar County, Missouri, subjecting him to disqualification under section 375.141.1(6), RSMo Cum. Supp. 2004 from an insurance producer's license; and

C. On other occasions prior to the issuance of this order, Porter pled guilty to, and was convicted of several other misdemeanor offenses related to alcohol abuse.

4. Porter has been placed on supervised probation with the Board of Probation and Parole through August 29, 2010.

5. Porter and the Division of Consumer Affairs desire to settle the allegations and matters raised by the Division.

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

7. Porter, 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. Porter 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. The director is authorized to enforce this order and should Porter fail to comply with the conditions set forth herein, the Director or his successors, without any limitation, may withdraw the waiver of Porter's disqualification under federal law and further may initiate an action to suspend, revoke, or refuse to renew Porter's producer license on the ground of his pleas of guilty and convictions on August 28, 2005 and September 16, 2005 to the felony of Driving While Intoxicated in violation of §577.010, RSMo.

Conclusions of Law

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

ORDER

IT IS NOW, THEREFORE, ORDERED that Steven D. Porter 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. Porter shall remain associated with Edge Insurance of Hermitage, Missouri;

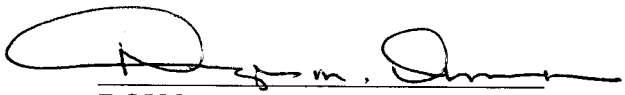
B. Edge Insurance shall have a system of procedures in place to reasonably supervise the insurance sales activities of Porter and to monitor for and detect violations of insurance laws and regulations or any alcohol abuse by Porter that might impair his duty of fair dealing with customers;

C. Porter successfully completes the probation ordered on August 29, 2005 by the Circuit Court of Cedar County, Missouri; and

D. No other occurrence or conduct by Porter 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 any disqualification of Porter under federal law.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 8th DAY OF FEBRUARY, 2007.



DOUGLAS M. OMMEN, Director
Department of Insurance, Financial
Institutions and Professional Registration

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.

Steven D. Porter
Respondent

01/30/07
Date

Pollyanna Edge
Edge Insurance
P.O. Box 12
Hermitage, Missouri 65668

By : Pollyanna Edge

1-30-07
Date

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02.07.07
Date