

STATE OF MISSOURI

DEPARTMENT OF



INSURANCE

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

In the Matter of:

MARY SUSAN YOUNG,

Respondent.

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MDI Case No. 06-0306137C

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 Mary Susan Young ("Respondent") is currently licensed by the Missouri Department of Insurance under identification number PR201831, which license expires on May 4, 2006.

3. On January 29, 1997, Respondent pleaded guilty to, and was convicted of, Money Laundering, in violation of 18 USC §1956 (a)(1)(B) and Criminal Forfeiture in

violation of 18 USC §982(a)(1), in the United States District Court, Western District of Missouri, subjecting her to disqualification under §375.141.1(6), RSMo Cum Supp 2005 from an insurance producer's license.

4. Young and the Consumer Affairs Division of the Department of Insurance consent to the issuance of this Order.

5. Young, 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.

6. Young has stipulated and agreed to waive any rights that she 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.

7. Young has stipulated and agreed that the Director is authorized to enforce this Order and should Young 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 Young'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 2005.

8. Young has stipulated and agreed that should Young violate or fail to comply with the terms set forth in this Order, the Director or his successors, without any limitation, may suspend, revoke, or refuse to renew Young's producer license on the

ground that the failure to comply constitutes a ground for discipline or disqualification under §375.141.1(8) RSMo Cum Supp 2005.

Conclusions of Law

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

ORDER

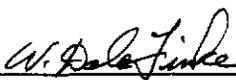
IT IS NOW, THEREFORE, ORDERED that Respondent Mary Susan Young is hereby granted a Waiver to participate in and engage in the business of insurance under 18 USC §1033, subject to compliance with the following conditions:

- A. Young remains associated and employed with Cretcher-Lynch & Company of Kansas City, Missouri;
- B. Cretcher-Lynch & Company has a system of procedures in place to reasonably supervise the insurance activities of Young and to monitor for and detect violations of insurance laws and regulations;
- C. No other occurrence or conduct by Young that may serve as grounds for discipline or disqualification under §375.141, RSMo, is received by the Director.
- D. Young maintains and properly renews her current insurance producer license.

IT IS FURTHER ORDERED that subject to compliance with the above conditions, pursuant to the Insurance Fraud Prevention Act of 1994, 18 USC §1033(e)(2), the Director waives any disqualification of Young under federal law.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 28th DAY OF MARCH, 2006.





W. DALE FINKE, Director
Department of Insurance

CONSENT AND WAIVER OF HEARING

The undersigned persons consent to the issuance of this order by the Director and 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.

Mary Susan Young
Mary Susan Young
Respondent

3/20/2006
Date

Karen M. Gleason
Karen M. Gleason
Attorney for Respondent

3/20/2006
Date

Cretcher-Lynch & Company

By: W. J. Lynch - President

3/20/2006
Date

Consumer Affairs Division
Department of Insurance
State of Missouri

By: Steve Gleason

3-28-06
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 29 day of March, 2006, to:

Ms. Karen M. Gleason
Shughart Thomson & Kilroy
Twelve Wyandotte Plaza
120 W. 12th Street
Kansas City, MO 64105

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