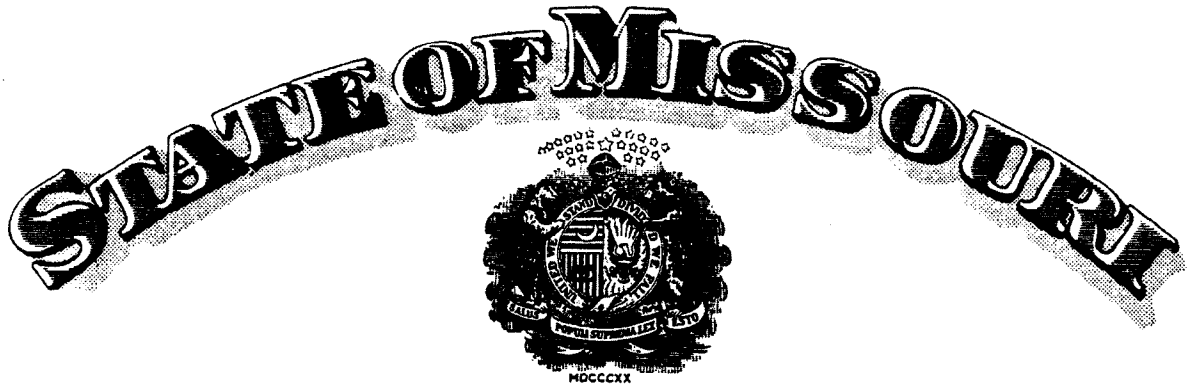


DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

In the Matter of:	)	
	)	**Case No. 06-0927307C**
CHRISTY JOHN,	)	
	)	
Respondent.	)	

CONSENT ORDER

DOUGLAS M. OMMEN, Director of the Department of Insurance, Financial Institutions and Professional Registration, with the consent of Christy John, and the Consumer Affairs Division, issues the following findings of fact, conclusion 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 ("Director") whose duties, pursuant to Chapter 375, RSMo, include supervision, regulation and discipline of insurance producers.

2. The Consumer Affairs Division ("Consumer Affairs Division") of the Department of Insurance, Financial Institutions, and Professional Registration

("Department") has the duty of conducting investigations into the unfair or unlawful acts of insurance companies and agents under the insurance laws of this state and has been authorized by the Director to initiate this action before the Director to enforce the insurance laws of this state.

3. The Department issued Christy John ("Respondent") an insurance producer license (License No. PR257103), which is currently active.

4. On or about June 4, 2007, the Consumer Affairs Division referred File No. 06A000425, concerning Respondent, to the Director seeking to discipline Respondent's license.

5. The Consumer Affairs Division alleged that Respondent: (1) improperly withheld, misappropriated or converted money or property received in the course of doing insurance business, a ground for discipline under § 375.141(4) RSMo (Supp. 2006); (2) knowingly failed to remit premium payments to the insurer within thirty days of receipt, as required by 20 CSR 700-1.140(2)(D), a ground for discipline under § 375.141.1(2) RSMo (Supp. 2006); and (3) issued false insurance identification cards, failed to forward insurance applications to the insurer for more than thirty days, and demonstrated financial irresponsibility in managing her insurance premium trust account for a period in excess of two (2) years, a ground for discipline under § 375.141.1(8) RSMo (Supp. 2006) and § 375.141.1(4) RSMo 2000.

6. On April 19, 2007, the Department filed a Complaint in the Administrative Hearing Commission (AHC) seeking cause to discipline Respondent's insurance producer's license based upon the grounds set forth in the previous paragraph. *Director of Insurance v. Christy John*, AHC No. 07-0553 DI.

7. Respondent retained counsel for the proceeding before the AHC. Respondent,. through counsel, desires to surrender her Missouri insurance producer license and to resolve the matter pending before the AHC. Upon execution of this agreed Consent Order by Respondent and receipt of same by the Department, the Department shall dismiss, without prejudice, its action before the AHC, *Director of Insurance v. Christy John*, AHC No. 07-0553 DI.

8. Respondent stipulates and agrees to waive any rights that she may have to a hearing before the AHC, the Director or Department, and any rights to seek judicial review or other challenge or contest of the terms and conditions of this Order and forever releases and holds harmless the Department, the Director and his agents, and the Consumer Affairs Division from any and all liability and claims arising out of, pertaining to or relating to this matter.

9. Respondent further agrees and acknowledges that the Director or Department will deny any future application for an insurance producer license or any similar license submitted by Respondent to the Director or Department.

10. Entry of this Order is in the public interest.

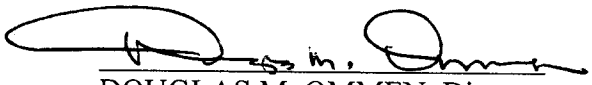
Conclusion of Law

11. The Consumer Affairs Division is authorized to settle this matter and the Director is authorized to issue this Consent Order in the public interest pursuant to §§ 374.046, 375.141, and 621.045 RSMo (Supp. 2006).

ORDER

Christy John's insurance producer license is hereby revoked.

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



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

CONSENT AND WAIVER OF HEARING

The undersigned persons understand and acknowledge that Christy John has the right to a hearing, but that she has waived her rights to any and all hearings and all rights to appeal this Order, and has consented to the issuance of this Order.

Christy John

Christy John, Respondent
13630 S. Sycamore St.
Olathe, KS 66062

11-2-07
Date

Richard Helfand

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Fax: 816-842-9704

Attorney for Respondent

11-2-07
Date

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Attorney for Petitioner

11/8/07
Date