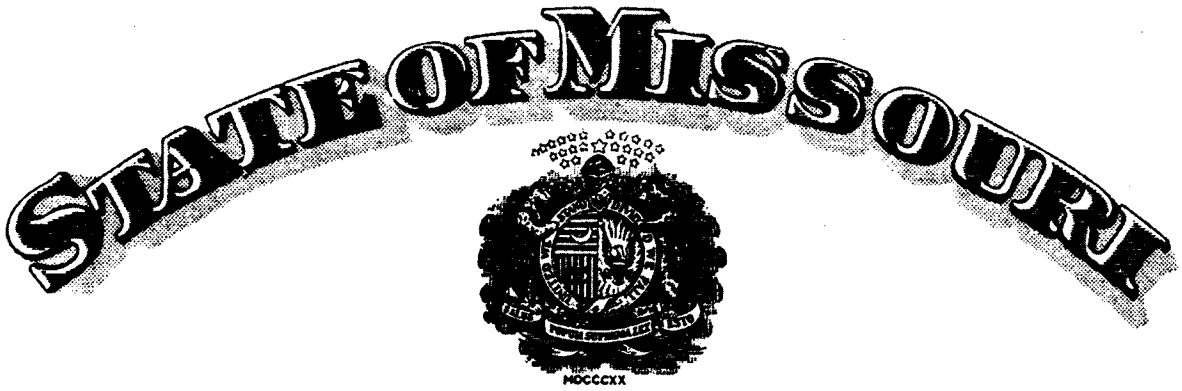


DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

In the Matter of:	)	
	)	**AHC Case No. 06-1783DI**
	)	**DIFP Case No. 06-1101317C**
ANDREA L. JOHNSON.	)	

FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER OF DISCIPLINE

Douglas M. Ommen, Director of the Missouri Department of Insurance, Financial Institutions, and Professional Registration, hereby makes the following Findings of Fact, Conclusions of Law, and Order.

Findings of Fact

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

2. The Department issued Andrea L. Johnson ("Johnson") an insurance producer license (License No. PR328436). Johnson's Missouri producer license is currently active and will expire on

October 14, 2008. At all times mentioned herein, Johnson's insurance producer license was current and active.

3. On December 19, 2006, the Director filed a Complaint with the Administrative Hearing Commission seeking cause to discipline Johnson's insurance producer license under § 375.141.1(2) and (9) RSMo (Supp. 2005). *See Director v. Andrea L. Johnson,* Case No. 06-1783 DI. Johnson was served with the Complaint and Notice of Hearing by certified mail.

4. On June 11, 2007, the Administrative Hearing Commission held a hearing on the Complaint. Neither Johnson nor anyone representing her appeared at the hearing.

5. On September 20, 2007, the Administrative Hearing Commission entered its Decision in the case of *Director v. Andrea L. Johnson,* Case No. 06-1783 DI, finding cause to discipline Johnson's insurance producer license pursuant to § 375.141.1(2) for violating §§ 375.141.6 and 374.210.2. The Commission also found cause to discipline Johnson's license under § 375.141.1(9). On October 23, 2007, the Administrative Hearing Commission certified the records of its proceedings and its Decision in *Director v. Andrea L. Johnson,* Case No. 06-1783 DI.

6. Pursuant to § 621.110 RSMo, the Director scheduled a disciplinary hearing for November 6, 2007 and served a Notice of Hearing upon Johnson. Upon receipt of Johnson's "Request for Continuance of Hearing", the Director continued the November, 2007 hearing setting.

7. Pursuant to Notice of Hearing and § 621.110, the Director held a hearing on January 10, 2008, at 10:00 a.m., at the Department's Office located at 301 West High Street, Room 530, Jefferson City, Missouri 65101. Senior Enforcement Counsel Mary S. Erickson represented the Department. Neither Johnson nor anyone representing her appeared at the hearing.

8. The Director hereby adopts and incorporates the Findings of Fact of the

Administrative Hearing Commission's Decision in *Director v. Andrea L. Johnson,* Case No. 06-1783 DI, in their entirety, and does hereby find in accordance with the same.

9. The Director set this matter for disciplinary hearing and served notice of the disciplinary hearing on Johnson in a proper and timely fashion.

Conclusions of Law

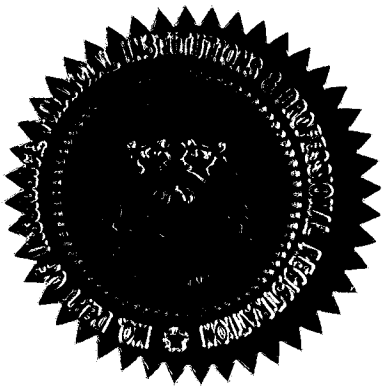
10. Pursuant to §§ 375.141 and 621.110 RSMo, the Director has jurisdiction over this matter and has the discretion to discipline the insurance producer license of Johnson, including revocation of such license.

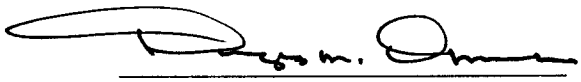
11. The Director expressly adopts and incorporates by reference the Conclusions of Law and the Decision of the Administrative Hearing Commission in *Director v. Andrea Johnson,* Case No. 06-1783 DI, in their entirety, finding cause to discipline Johnson's insurance producer license pursuant to § 375.141.1(2) and (9), and hereby enters his conclusions of law consistent therewith.

ORDER

Based on the Administrative Hearing Commission record and after considering the evidence in this case, the insurance producer license of Andrea L. Johnson is hereby REVOKED.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 14th DAY OF January, 2008.





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