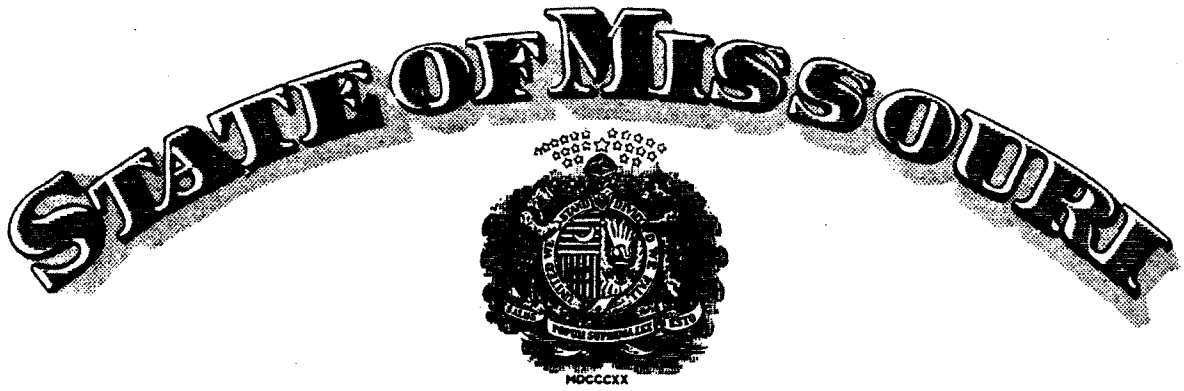


DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

In the Matter of:	)	
	)	**Case No. 07-0907347C**
ELIZABETH A. USSELTON	)	
	)	
Respondent.	)	

CONSENT ORDER

DOUGLAS M. OMMEN, Director of the Department of Insurance, Financial Institutions and Professional Registration takes up the above matter for consideration and disposition. The Division of Consumer Affairs, through legal counsel Elfin Noce, and Respondent Elizabeth A. Usselton ("Respondent") have reached a settlement in this matter and Respondent has consented to the issuance of this Consent 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. The Consumer Affairs Division of the Department of Insurance, Financial Institutions, and Professional Registration ("Consumer Affairs Division") 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 terms set forth in this Consent Order are an appropriate disposition of this matter and entry of this Order is in the public interest because reoccurrence of the conduct prohibited herein may harm the public.

4. The Department issued Respondent an insurance producer license (No. PR370511) on May 10, 2006, with an expiration date of May 10, 2008.

5. On or about July 19, 2007, the Consumer Affairs Division referred File No. 07A000206, concerning Respondent, to the Director seeking to discipline Respondent's license.

6. The Consumer Affairs Division alleged that Respondent had signed and submitted insurance applications on Lisa Usselton, Ronald Usselton and Brandy Ryman to an insurer without their knowledge or consent, grounds for discipline of Respondent's insurance producer license pursuant to the following: § 375.141.1 (8) RSMo (Supp. 2006) by using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere, § 375.141.1(10) RSMo (Supp. 2006) for signing the name of another to an application for insurance or to any document related to an insurance transaction without authorization.

7. On or about September 19, 2007, counsel for the Consumer Affairs sent a copy of the Division's investigation report to Respondent. The investigation report described the specific conduct for which discipline was sought and citation to the law and rules allegedly violated, along with documents which were the basis thereof. Respondent was advised that Respondent had sixty (60) days to review the investigation report and consider the proposed settlement offer.

8. Respondent has been advised that she may, either at the time the settlement agreement is signed by all parties, or within fifteen (15) days thereafter, submit the agreement to the Administrative Hearing Commission for determination that the facts agreed to by the parties to the settlement constitute grounds for disciplining Respondent's license.

9. Respondent has stipulated and agreed to waive any rights that she may have to a hearing before the Administrative Hearing Commission 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.

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

11. The Director is authorized to enforce this Order and should Respondent fail to comply with the conditions set forth herein, the Director or his successors, without any limitation, may initiate any action authorized by law.

Conclusion of Law

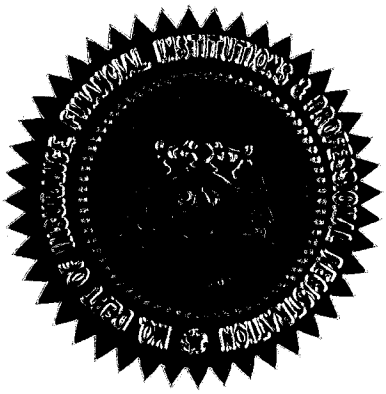
12. The Consumer Affairs Division is authorized to settle this matter and the Director is authorized to issue this Consent Order in the public interest pursuant to §§ 374.046, 375.141 and 621.045 RSMo (Supp. 2006) and § 374.280 RSMo (2000).

Settlement Terms

IT IS ORDERED THAT Respondent's insurance producer license (No. PR370511) is hereby revoked.

EACH signatory to this Consent Order certifies by signing that he or she is fully authorized, in his or her own capacity, or by the named party he or she represents, to accept the terms and provisions of this Consent Order in their entirety, and agrees, in his or her personal or representational capacity, to be bound by the terms of this Consent Order.

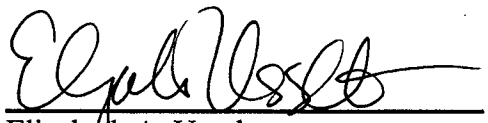
SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 29th DAY OF November, 2007.



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

CONSENT AND WAIVER OF HEARING

The undersigned persons understand and acknowledge that Elizabeth A. Usselton has the right to a hearing, but that Elizabeth A. Usselton has waived the hearing and consented to the issuance of this Order.



11.15.07

Elizabeth A. Usselton
Respondent
310 Brown
Collinsville, IL 62234

Date

11/27/07

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Date