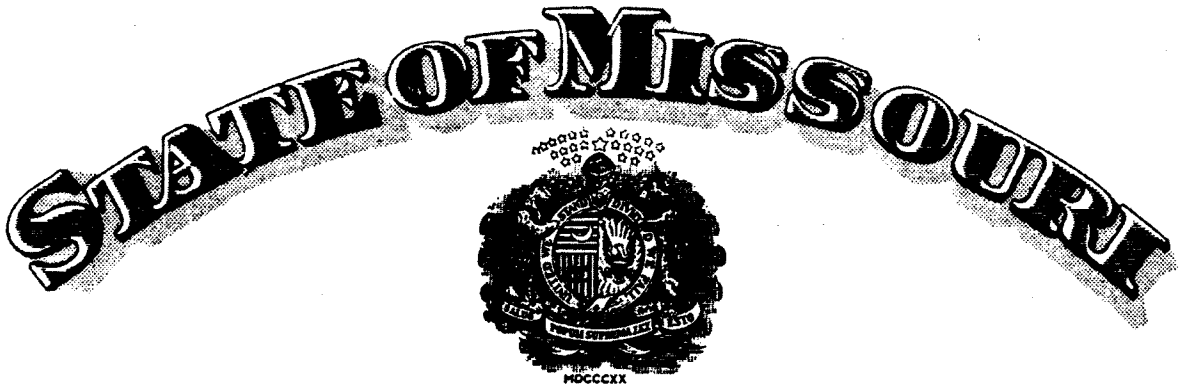

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

In the Matter of:	)	
	)	**Case No. 07-0907349C**
SHARON Y. LITTLE	)	
	)	
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 Sharon Y. Little ("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. PR127401) on March 12, 2007, with an expiration date of March 28, 2009.

5. On or about July 19, 2007, the Consumer Affairs Division referred File No. 07A000398, concerning Respondent, to the Director seeking to discipline Respondent's license.

6. The Consumer Affairs Division alleged that Respondent had her insurance producer license from the State of Kansas revoked for misappropriation of premium, a ground for discipline of Respondent's insurance producer license pursuant to the following: § 375.141.1(2) RSMo (Supp. 2006.) for violating any insurance law, § 375.141.1(4) RSMo (Supp. 2006.) for improperly withholding, misappropriating or converting any moneys or properties received in the course of doing insurance business, § 375.141.1(8) RSMo (Supp. 2006.) for using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere and § 375.141.1(9) (Supp. 2006) for having an insurance producer

license, or its equivalent, denied, suspended or revoked in any other state, province, district or territory.

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. PR127401) 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 14th DAY OF December, 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 Sharon Y. Little has the right to a hearing, but that Sharon Y. Little has waived the hearing and consented to the issuance of this Order.

Sharon Y. Little

11- -07
Date

Sharon Y. Little
Respondent
4121 North 125th Terrace
Kansas City, KS 66109
Telephone: (913) 721-1135

12/13/07
Date

Elfin Noce
Counsel for the Consumer Affairs Division
Missouri Bar # 57682
Missouri Department of Insurance, Financial
Institutions & Professional Registration
301 West High Street, Room 530
Jefferson City, Missouri 65101
Telephone: (573) 751-2619
Fax: (573) 526-5492