DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

In the Matter of:	)	
	)	**Case No. 09-0521550C**
PAULA ARLENE DEBATES,	)	
	)	
Respondent.	)	

CONSENT ORDER

JOHN M. HUFF, Director of the Department of Insurance, Financial Institutions and Professional Registration takes up the above matter for consideration and disposition. The Consumer Affairs Division, through legal counsel Elfin Noce, and Paula Arlene DeBates ("Respondent"), through legal counsel David W. Walker, have reached a settlement in this matter and the parties have consented to the issuance of this Consent Order.

Findings of Fact

1. John M. Huff is the duly appointed Director of the Missouri Department of Insurance, Financial Institutions, and Professional Registration (hereinafter, "Director") whose duties, pursuant to Chapters 374 and 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 producers 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. 0373778) on June 30, 2006; such license was renewed on July 1, 2008 and is set to expire on June 30, 2010.

5. On or about May 20, 2009, the Consumer Affairs Division referred Investigations Files No. 09A000255 and 09A000261, concerning Respondent, to the Director seeking to discipline Respondent's license.

6. The Consumer Affairs Division and Respondent agree to the following facts for settlement purposes only:

a. On or about March 27, 2009, Respondent signed the name of Autumn Hall to an Agent/Broker of Record Change form, relating to Autumn Hall's insurance policy with Travelers Home and Marine Insurance Company, without Autumn Hall's authorization.

b. On or about March 27, 2009, Respondent signed the name of Stephanie Throssell to an Agent/Broker of Record Change form, relating to Stephanie Throssell's insurance policy with Travelers Home and Marine Insurance Company, without Stephanie Throssell's authorization.

7. Section 375.141.1(10), RSMo (Supp. 2008), states that the Director may suspend, revoke, or refuse to issue or refuse to renew an insurance producer license for signing the name of another to an application for insurance or to any document related to an insurance transaction without authorization.

8. On or about October 16, 2009, counsel for the Consumer Affairs Division sent documentation that 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 60 days to review the investigation report and consider the proposed settlement offer.

9. Respondent acknowledges that she understands that she has the right to consult an attorney at her own expense.

10. Respondent acknowledges that she has been advised that she may, either at the time the settlement agreement is signed by all parties, or within 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.

11. Respondent stipulates and agrees to waive any rights that she may have to a hearing before the Administrative Hearing Commission, the Director, Department, or Consumer Affairs Division and any rights to seek judicial review or other challenge or contest of the terms and conditions of this Consent 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.

12. 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.

Conclusions of Law

13. Respondent's signing of the name Autumn Hall to an Agent/Broker of Record Change form, relating to Autumn Hall's insurance policy with Travelers Home and Marine Insurance Company, without Autumn Hall's authorization is cause to discipline Respondent's insurance producer license pursuant to § 375.141.1(10), RSMo (Supp. 2008).

14. Respondent's signing of the name Stephanie Throssell to an Agent/Broker of Record Change form, relating to Stephanie Throssell's insurance policy with Travelers Home and Marine Insurance Company, without Stephanie Throssell's authorization is cause to discipline Respondent's insurance producer license pursuant to § 375.141.1(10), RSMo (Supp. 2008).

15. 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. 2008).

Settlement Terms

IT IS ORDERED THAT Respondent Paula Arlene DeBates' insurance producer license (No. 0373778) is hereby **REVOKED**.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 2nd **DAY OF** DECEMBER, 2009.

JOHN M. HUFF, Director
Missouri Department of Insurance,
Financial Institutions & Professional
Registration

CONSENT AND WAIVER OF HEARING

The undersigned persons understand and acknowledge that Paula Arlene DeBates has the right to a hearing, but that Paula Arlene DeBates has waived the hearing and consented to the issuance of this Consent Order.

Paula Arlene DeBates
Respondent
5160 W Route K
Columbia, Missouri 65203

10-21-09
Date

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11/3/09
Date