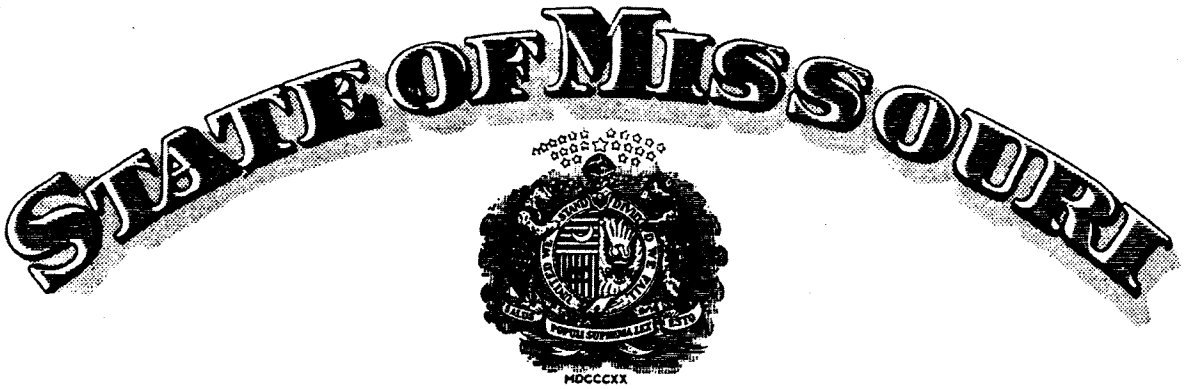


DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

In the Matter of:	)	
	)	**Case No. 09-0811639C**
DANETTE E. MORGAN,	)	
	)	
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 Danette E. Morgan ("Respondent") 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 Danette E. Morgan an insurance producer license (No. 0366936) on March 14, 2006; such license has been renewed and will expire on March 14, 2010.

5. On or about August 4, 2009, the Consumer Affairs Division referred Investigations File No. 09A000162, concerning Respondent, to the Director seeking to discipline Respondent's license.

6. The Consumer Affairs Division and Respondent agree to the following facts:

a. On or about November 21, 2008, the State of Florida revoked Respondent's Florida insurance agent license.

b. Respondent did not report the revocation of her Florida insurance agent license to the Director within 30 days of its final disposition.

c. On or about February 18, 2009, Respondent notified the Department that her Florida insurance agent license had been revoked and that revocation of her Arizona insurance producer license was pending.

d. On or about February 19, 2009, the State of Kentucky revoked Respondent's Kentucky insurance agent license.

e. Respondent did not report the revocation of her Kentucky insurance agent license to the Director within 30 days of its final disposition.

f. On or about March 4, 2009, the State of Arizona revoked Respondent's Arizona insurance producer license.

g. On or about March 19, 2009, the State of California revoked Respondent's California insurance agent license.

h. Respondent did not report the revocation of her California insurance agent license to the Director with 30 days of its final disposition.

7. Section 375.141.1(9), RSMo (Supp. 2008), states that the Director may suspend, revoke, or refuse to issue or refuse to renew an insurance producer license for having an insurance producer license, or its equivalent, denied, suspended or revoked in any other state, province, district or territory.

8. Section 375.141.6 states that an insurance producer shall report to the Director any administrative action taken against the producer in another jurisdiction within 30 days of the final disposition of the matter.

9. Section 375.141.1(2) states that the Director may suspend, revoke, or refuse to issue or refuse to renew an insurance producer license for violating any insurance laws.

10. On or about September 11, 2009, counsel for the Consumer Affairs Division sent documentation which 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.

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

12. Respondent acknowledges that she 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.

13. 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 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.

14. 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.

Conclusion of Law

15. The revocation of Respondent's insurance producer license, or its equivalent, by the states of Florida, Arizona, Kentucky, and California is cause to discipline Respondent's Missouri insurance producer license under § 375.141.1(9), RSMo (Supp. 2008).

16. Respondent's failure to report the revocation of her Florida insurance producer license, or its equivalent, within 30 days of final disposition of the matter is a

violation of § 375.141.6, RSMo (Supp. 2008), and cause to discipline Respondent's Missouri insurance producer license under § 375.141.1(2), RSMo (Supp. 2008).

17. Respondent's failure to report the revocation of her Kentucky insurance producer license, or its equivalent, within 30 days of final disposition of the matter is a violation of § 375.141.6, RSMo (Supp. 2008), and cause to discipline Respondent's Missouri insurance producer license under § 375.141.1(2), RSMo (Supp. 2008).

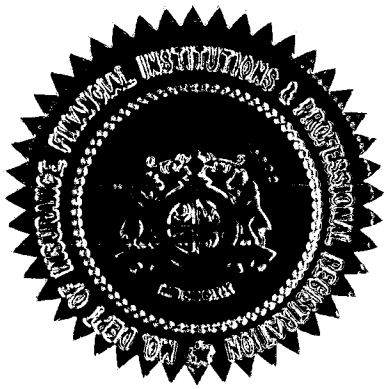
18. Respondent's failure to report the revocation of her California insurance producer license, or its equivalent, within 30 days of final disposition of the matter is a violation of § 375.141.6, RSMo (Supp. 2008), and cause to discipline Respondent's Missouri insurance producer license under § 375.141.1(2), RSMo (Supp. 2008).

19. 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, 374.280, 375.141, and 621.045, RSMo (Supp. 2008).

Settlement Terms

IT IS ORDERED THAT Respondent Danette E. Morgan's insurance producer license (No. 0366936) is hereby revoked.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 15th DAY OF OCTOBER, 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 Danette E. Morgan has the right to a hearing, but that Danette E. Morgan has waived the hearing and consented to the issuance of this Order.

Danette E Morgan

Danette E. Morgan
Respondent
5916 Willow Wood
Dallas, Texas 75252

10/1/2009
Date

Name: NA
Counsel for Danette E. Morgan, if any
Missouri Bar Number: _____
Firm: _____
Address: _____
_____
Telephone: _____
Facsimile: _____

Date

Elfin Noce
Counsel for the Consumer Affairs Division
Missouri Bar # 57682
Missouri Department of Insurance, Financial
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301 West High Street, Room 530
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10/8/09
Date