



May 23, 2006

STATE OF MISSOURI
DEPARTMENT OF INSURANCE

IN THE MATTER OF:)	
)	Case No. 06A000262
Sharon G. Gilkerson)	
)	
Applicant.)	
)	
Serve at:)	
)	
101 Martin Drive)	
Mt. Hope WV 25880)	
)	

REFUSAL TO RENEW INSURANCE PRODUCER LICENSE

On May 19, 2006, Kathym Turner, as senior counsel for the Investigations Section of the Division of Consumer Affairs, submitted a petition to the Director alleging cause for refusing to renew the insurance producer license of Sharon G. Gilkerson ("Applicant"). After reviewing the petition, and the investigative report, the Director issues the following findings of fact, conclusions of law and summary order:

FINDINGS OF FACT

1. Applicant, Sharon G. Gilkerson, is a West Virginia resident with an address of 101 Martin Drive, Mt. Hope, West Virginia 25880.
2. On April 3, 2006, Applicant's Insurance Producer Renewal Notice was received by the Department.
3. Applicant's Missouri insurance producer license issued by the Department of Insurance expired on April 19, 2006. A Summary Postponement of Producer Application was ordered on April 20, 2006.
4. By Decision dated August 30, 2005, the California Insurance Commissioner adopted the Proposed Decision to revoke Applicant's agent license as of September 30, 2005.

5. Applicant did not report to the Director administrative action taken by the California Insurance Commissioner.
6. This order is in the public interest.

CONCLUSIONS OF LAW

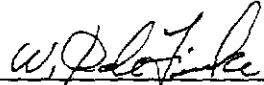
7. Section 375.141 RSMo Cum Supp 2005 provides, in part:
 1. The director may suspend, revoke, refuse to issue or refuse to renew an insurance producer license for any one or more of the following causes:
 - (2) Violating any insurance laws...
 - (9) Having an insurance producer license, or its equivalent revoked in any other state...
 6. An insurance producer shall report to the director any administrative action taken against the producer in another jurisdiction...The report shall include a copy of the order, consent order or other relevant legal documents.
8. Applicant had her California insurance agent license revoked, a ground for refusal to renew under Section 375.141.1(9) RSMo Cum Supp 2005.
9. Applicant failed to report the administrative action taken by the California Insurance Commissioner as required by Section 375.141.6 RSMo Cum Supp 2005, a ground for refusal to renew under Section 375.141.1(2) RSMo Cum Supp 2005.
10. This order is in the public interest.

ORDER

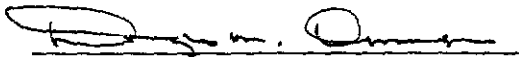
IT IS THEREFORE ORDERED that the renewal of the insurance producer license of Applicant Sharon G. Gilkerson is hereby summarily REFUSED.

SO ORDERED.

WITNESS MY HAND THIS 23rd DAY OF May, 2006.



W. DALE FINKE
DIRECTOR



DOUGLAS M. OMMEN
DEPUTY DIRECTOR
GENERAL COUNSEL

NOTICE

TO: Applicant and any unnamed persons aggrieved by this Order:

You may request a hearing in this matter. You may do so by filing a complaint with the Administrative Hearing Commission of Missouri, P.O. Box 1557, Jefferson City, Missouri within (30) days after the mailing of this notice pursuant to Section 621.120 RSMo.

CERTIFICATE OF SERVICE

I hereby certify that on this 24th day of May, 2006, a copy of the foregoing notice, order and petition was served upon the Applicant in this matter by certified mail.



Karen Crutchfield
Senior Office Support Staff