

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

In the Matter of:)	
)	Case No. 08A000756
GRETCHEN J BARTRAM,)	
Applicant)	
)	
Serve at:)	
1879 Baltimore Pike)	
Oxford, PA 19363)	

CONSENT ORDER

GRANTING LICENSE UNDER SPECIAL CIRCUMSTANCES

Linda Bohrer, or her successor, is the duly appointed Acting Director of the 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 and applicants.

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, business entity producers,

producers, and applicants 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.

The Department received Applicant's insurance producer application on September 5, 2008.

The Consumer Affairs Division's investigation revealed that Applicant has plead guilty to the charge, Intentional Possession of a Controlled Substance By a Person who is Not Registered, and was placed on probation, which is grounds for discipline of Applicant's insurance producer license pursuant to §375.141.1(10) and (8), RSMo (Cum Supp. 2007).

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.

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 and 375.141, RSMo (Cum Supp. 2007) and §621.045, RSMo (2000).

The Director is authorized to enforce this order and should Applicant fail to comply with the conditions set forth herein, the Director or successor, without any limitation, may initiate any action authorized by the law.

IT IS ORDERED THAT Gretchen J. Bartram's insurance producer license is hereby approved subject to all of the following conditions:

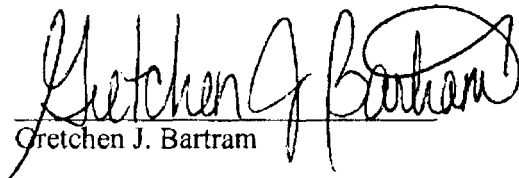
1. If Applicant violates her probation, Applicant shall notify the Consumer Affairs Division within five business days of the violation. The Consumer Affairs Division will investigate the facts and notify Applicant of the outcome.

2. Applicant further agrees to allow the Consumer Affairs Division to contact all state and federal agencies.

3. If, after successful completion of her probation, the Chester County Board of Probation and Parole grants Applicant a full release, and Applicant provides the Department a certified copy of the order discharging her from probation, and if Applicant has no complaint or investigation pending with any regulatory or law enforcement agency, then the Department will dissolve this Consent Order and remove each of its conditions from Applicant's license.

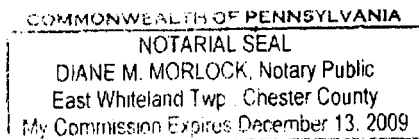
4. If Applicant refuses to sign the Consent Order, the Consumer Affairs Division will file a Petition with the Director to revoke Applicant's license or may refuse Applicant's application and a hearing will be scheduled before the Director.

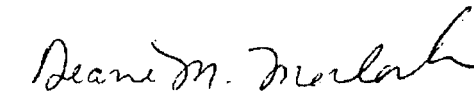
By signing this Consent Order each signatory certifies that he or she is fully authorized to do so and that each signatory has read, understood, and agreed to the terms, conditions, and requirements of the Consent Order in their entirety.

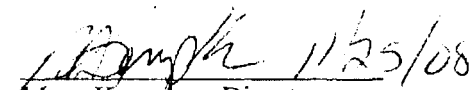

Gretchen J. Bartram

Nov. 11, 2008
Date

Subscribed and sworn to before me this 11th day of November, 2008. I am commissioned as a notary public within the County of Chester, State of Missouri, and my commission expires on 12-13-09.





Notary Public


Mary Kempker, Director
Division of Consumer Affairs

11-11-08
Date

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED

THIS 10th DAY OF Dec, 2008.


LINDA BOHRER, Acting Director
Missouri Department of Insurance, Financial
Institutions and Professional Registration

Return to: Division of Consumer Affairs
P.O. Box 690
Jefferson City, MO 65102