

**DEPARTMENT OF INSURANCE, FINANCIAL  
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

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

**DOUGLAS M. OMMEN, Director** )  
**Missouri Department of Insurance,** )  
**Financial Institutions and** )  
**Professional Registration,** )  
 )  
**Petitioner,** )  
**vs.** )  
 )  
**KIMBERLY A. ARTHUR,** )  
 )  
**Respondent.** )

**DIFP CASE NO. 06-0331177C**  
**AHC CASE NO. 06-0795-DI**

**FINDINGS OF FACT, CONCLUSIONS OF LAW  
AND ORDER OF DISCIPLINE**

DOUGLAS M. OMMEN, Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration, hereby makes the following findings of fact, conclusions of law and order:

**FINDINGS OF FACT**

1. Douglas M. Ommen, Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration (hereinafter "Director" and the "Department," respectively) whose duties, pursuant to RSMo Chapter 375, include the supervision, regulation and discipline of

insurance agents, brokers and agencies;

2. Respondent, Kimberly A. Arthur, had been issued an insurance producer's license (number PR181483), which expired on August 29, 2006.

3. The Director filed his Complaint with the Administrative Hearing Commission on June 1, 2006, seeking a finding that sufficient cause existed for disciplining Respondent's insurance producer license based on information and allegations that she violated RSMo § 375.141.1(2) and (8) (Cum. Supp. 2005).

4. On October 23, 2006, a hearing was held on the Director's Complaint before the Administrative Hearing Commission. Respondent did not appear.

5. On January 24, 2007, the Administrative Hearing Commission issued its Decision, including findings of fact and conclusions of law, finding cause to discipline Respondent's insurance producer license pursuant to RSMo § 375.141.1(2) and (8)

6. On February 23, 2007, the Administrative Hearing Commission certified the record of its proceeding to the Director pursuant to RSMo § 621.110.

7. On February 26, 2007, the Director mailed to Respondent a Notice of Hearing, indicating that a disciplinary hearing was to be held at 10:00 a.m. on March 29, 2007, in the offices of the Director, 301 West High Street, Room 530, Jefferson City, Missouri.

8. At the hearing, Respondent did not appear. Counsel for the Department presented the Notice of Hearing and the Decision and record of the Administrative Hearing Commission and, based on a recommendation to revoke Respondent's license by the Department's Investigations Section, recommended to the Director that Respondent's insurance producer license be revoked.

**CONCLUSIONS OF LAW**

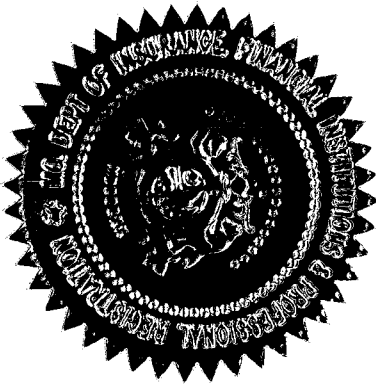
9. Pursuant to RSMo § 375.141 and RSMo § 621.110, the Director has the discretion to discipline Respondent's insurance producer license, including revocation of such license.

10. Based on the nature and severity of the aforementioned conduct, sufficient grounds exist for revoking the insurance producer license of Respondent pursuant to RSMo § 375.141.1(2) and (8) (Cum. Supp. 2005).

**ORDER OF REVOCATION**

Based on the evidence presented and the recommendation of the Department to revoke, the insurance producer license of Kimberly A. Arthur is hereby revoked.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 30<sup>th</sup> DAY OF March, 2007.



DOUGLAS M. OMMEN, Director  
Missouri Department of Insurance,  
Financial Institutions and Professional  
Registration

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that a certified copy of the foregoing document was forwarded by pre-paid first class mail this 4 day of April 2007, to:

Kimberly A. Arthur  
301 S. Dallas  
Albany, Missouri 64402