



FINAL ORDER
EFFECTIVE
12-09-16

State of Missouri

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

IN RE:)
)
QUASHEANA L. BRADLEY,) **Case No. 160808377C**
)
Applicant.)

ORDER REFUSING TO ISSUE INSURANCE PRODUCER LICENSE

On November 4, 2016, the Consumer Affairs Division submitted a Petition to the Director alleging cause for refusing to issue an insurance producer license to Quasheana L. Bradley. After reviewing the Petition, the Investigative Report, and the entirety of the file, the Director issues the following findings of fact, conclusions of law, and order:

FINDINGS OF FACT

1. Quasheana L. Bradley ("Bradley") is a Missouri resident with a residential, business, and mailing address of 7200 Forest Avenue, Kansas City, Missouri 64131.
2. The Department of Insurance, Financial Institutions and Professional Registration ("Department") received Bradley's completed electronic application for an individual resident insurance producer license ("Application") on April 21, 2016.
3. Background Question Number 1B of the Application asks, in relevant part: "Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony?"
4. Bradley answered "Yes" to Background Question Number 1B and disclosed that she had been convicted of two (2) federal felonies in *United States of America v. Quasheana L. Bradley*, United States District Court, Western District of Missouri, Case No. 03-00161-02-CR-W-ODS. Bradley also provided a letter and copies of the original Judgment and the Judgment for revocation of her supervised release entered in the above-referenced case.
5. On February 5, 2004, Bradley pled guilty to Conspiracy to Distribute 50 Grams or More of Cocaine Base, a Class A Felony,¹ in violation of 21 U.S.C. § 841(a)(1), (b)(1)(A), and

¹ The offense of Conspiracy to Distribute 50 Grams or More of Cocaine Base, punishable by imprisonment of not less than ten (10) years or more than life under 21 U.S.C. § 841(b)(1)(A), is a Class A Felony pursuant to 18 U.S.C. § 3559(a)(1) (2006).

846 and Possession with Intent to Distribute PCP, a Class C Felony,² in violation of 21 U.S.C. § 841(a)(1) and (b)(1)(C). *United States of America v. Quasheana L. Bradley*, United States District Court, Western District of Missouri, Case No. 03-00161-02-CR-W-ODS.

6. On November 10, 2004, United States District Judge Ortrie D. Smith entered a Judgment that sentenced Bradley as follows:
 - a. The court committed Bradley to the United States Bureau of Prisons to be imprisoned for a total of seventy (70) months on each count, to be served concurrently.
 - b. The court ordered Bradley to complete supervised release upon her release from imprisonment for a term of five (5) years on Bradley's Conspiracy to Distribute 50 Grams or More of Cocaine Base conviction and three (3) years on Bradley's Possession with Intent to Distribute PCP conviction, to be served concurrently.
 - c. The court also ordered Bradley to pay a monetary penalty in the amount of \$200.00.

Id.

7. On April 28, 2011, United States District Judge Ortrie D. Smith entered a Judgment that revoked Bradley's supervised release and committed Bradley to the United States Bureau of Prisons to be imprisoned for a total of twelve (12) months and one (1) day on each count, to be served concurrently. *Id.*

CONCLUSIONS OF LAW

8. Section 375.141 RSMo (Supp. 2013)³ 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:

* * *

(6) Having been convicted of a felony or crime involving moral turpitude[.]

9. The Director may refuse to issue an insurance producer license to Bradley pursuant to § 375.141.1(6) because she has been convicted of two (2) federal felonies:

² The offense of Possession with Intent to Distribute PCP, punishable by imprisonment of not more than twenty (20) years under 21 U.S.C. § 841(b)(1)(C), is a Class C Felony pursuant to 18 U.S.C. § 3559(a)(3) (2006).

³ All civil statutory references are to RSMo (2000) as updated by the 2013 Supplement unless otherwise noted.

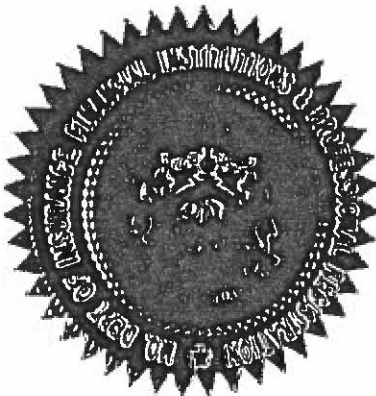
- a. Conspiracy to Distribute 50 Grams or More of Cocaine Base, a Class A Felony, in violation of 21 U.S.C. § 841(a)(1), (b)(1)(A), and 846. *United States of America v. Quasheana L. Bradley*, United States District Court, Western District of Missouri, Case No. 03-00161-02-CR-W-ODS.
 - b. Possession with Intent to Distribute PCP, a Class C Felony, in violation of 21 U.S.C. § 841(a)(1) and (b)(1)(C). *Id.*
10. The Director may refuse to issue an insurance producer license to Bradley pursuant to § 375.141.1(6) because she has been convicted of two (2) crimes involving moral turpitude:
- a. Conspiracy to Distribute 50 Grams or More of Cocaine Base, a Class A Felony, in violation of 21 U.S.C. § 841(a)(1), (b)(1)(A), and 846. *Id.*
 - b. Possession with Intent to Distribute PCP, a Class C Felony, in violation of 21 U.S.C. § 841(a)(1) and (b)(1)(C). *Id.*
11. Each felony conviction or conviction of a crime involving moral turpitude is a separate and sufficient ground for refusal pursuant to § 375.141.1(6).
12. The above described instances are grounds upon which the Director may refuse to issue Bradley an insurance producer license.
13. The Director has considered Bradley's history and all of the circumstances surrounding Bradley's Application. Granting Bradley a resident insurance producer license would not be in the interest of the public. Accordingly, the Director exercises his discretion to refuse to issue a resident insurance producer license to Bradley.
14. This Order is in the public interest.

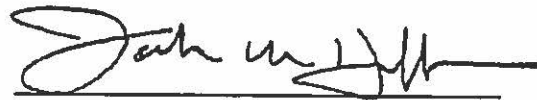
ORDER

IT IS THEREFORE ORDERED that Quasheana L. Bradley's application for an individual resident insurance producer license is hereby **REFUSED**.

SO ORDERED.

WITNESS MY HAND THIS 4th DAY OF NOVEMBER, 2016.





JOHN M. HUFF
DIRECTOR

NOTICE

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

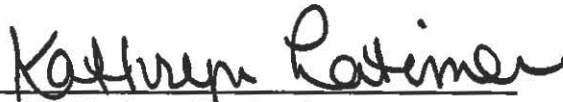
You may request a hearing in this matter. You may do so by filing a complaint with the Administrative Hearing Commission of Missouri, P.O. Box 1557, Jefferson City, Missouri, within 30 days after the mailing of this notice pursuant to Section 621.120, RSMo. Pursuant to 1 CSR 15-3.290, unless you send your complaint by registered or certified mail, it will not be considered filed until the Administrative Hearing Commission receives it.

CERTIFICATE OF SERVICE

I hereby certify that on this 7th day of November, 2016, a copy of the foregoing Order and Notice was served upon the Applicant in this matter by UPS, signature required, at the following address:

Quasheana L. Bradley
7200 Forest Avenue
Kansas City, Missouri 63134

Tracking No. 1Z0R15W84293766987



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