

CONCLUSIONS OF LAW

6. Section 375.141.1 RSMo Cum Supp 2004 provides:

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...
 - (12) Knowingly acting as an insurance producer when not licensed...

7. Section 375.014.1 RSMo Cum Supp 2004, provides, in part:
 1. No person shall sell, solicit or negotiate insurance in the state for any class or classes of insurance unless he or she is licensed for that line of authority as provided in this chapter.

8. Section 381.031(17) RSMo 1994 provides, in part:
 - (17) "Title agent" or "title insurance agent", any authorized agent of a title insurer or representative of the title agent or agency, who acts as a title agent in the solicitation of, negotiation for, or procurement or making of any title insurance contract.

9. Applicant by performing title searches acted as a title agent in the procurement or making of a title insurance contract without being licensed as a title insurance agent, in violation of Section 381.031(17) RSMo 1994 and Section 375.014 RSMo Cum Supp 2004, a ground for refusal to issue a license under Section 375.141.1(12) RSMo Cum Supp 2004.

10. This order is in the public interest.

ORDER

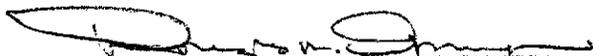
IT IS THEREFORE ORDERED that the issuance of the title insurance agent license of Applicant Mary H. Seiler is hereby summarily REFUSED.

SO ORDERED.

WITNESS MY HAND THIS 24th DAY OF January, 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 thirty (30) days after the mailing of this notice pursuant to Section 621.120 RSMo.

CERTIFICATE OF SERVICE

I hereby certify that on this 25th day of January, 2006, a copy of the foregoing notice, order and petition was served upon the Applicant in this matter by certified mail.

Karen Crutchfield
Karen Crutchfield
Senior Office Support Staff

7005 0390 0000 0920 0974

U.S. Postal Service™	
CERTIFIED MAIL™ RECEIPT	
<i>(Domestic Mail Only; No Insurance Coverage Provided)</i>	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$

Postmark Here

7005 0390 0000 0920 0974

Sent To	Mary Seiter
Street, Apt. No., or PO Box No.	1756 Cecilia St.
City, State, ZIP+4	Cape Girardeau MO 63701

PS Form 3800, June 2002 See Reverse for Instructions