



State of Missouri

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

IN RE:

Keion Bond,

Applicant.

)
)
)
)
)
)
)

Case No. 14-0429434C

**ORDER REFUSING TO ISSUE
INSURANCE PRODUCER LICENSE**

On August 1, 2014, the Consumer Affairs Division submitted a Petition to the Director alleging cause for refusing to issue Keion Bond a resident insurance producer license. 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. Keion Bond ("Bond") is an individual residing in Missouri, whose residential and mailing address of record is 3016 Oriental, Florissant, Missouri 63031.
2. On February 19, 2014, the Department of Insurance, Financial Institutions and Professional Registration ("Department") received an electronic resident insurance producer license application ("Application") from Bond.
3. The "Attestation" section of the Application, states, in relevant part:
 1. I hereby certify that, under penalty of perjury, all of the information submitted in this application and attachments is true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license revocation or denial of the license and may subject me to civil or criminal penalties.
4. Bond accepted the "Attestation" section of the Application.
5. Background Question # 1 of the Application asks, in relevant part:

Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime?

6. Bond answered "No" to Background Question #1.
7. Bond failed to disclose the following conviction on the Application:
 - a. On or about August 8, 2000, Bond pleaded no contest to Larceny from the Person, a Felony, and Domestic Violence – Second Offense. The court sentenced Bond to 49 days in jail (credited) and placed him on 6 months' probation. *The People of the State of Michigan v. Keion Arnez Bond*, Oakland Co. Cir. Ct., Michigan, Case No. 1999-168304-FH.

8. Background Question # 7 of the Application asks:

Do you have a child support obligation in arrearage? Yes__ No__

If you answer yes,

- a) by how many months are you in arrearage? _____ Months
- b) are you currently subject to and in compliance with any repayment agreement? Yes__ No__
- c) are you the subject of a child support related subpoena/warrant? Yes__ No__

(If you answered yes, provide documentation showing proof of current payments or an approved repayment plan from the appropriate state child support agency.)

9. Bond answered "Yes" to Background Question # 7. Bond further indicated, in response to Question # 7a, that he was six months in arrears on his child support. He did not attach the documentation required by Question # 7.

10. On February 26, 2014, the Consumer Affairs Division's Special Investigator Jodi Lehman sent a letter to Bond at his address of record via first class mail asking Bond to provide a 24-month child support payment history and the total amount of his child support arrearage.

11. On March 7, 2014, Bond faxed a handwritten letter to Lehman, wherein he indicated that the Friend of the Court had his employment information, "but refused to auto withdraw my payments upon request." Bond also forwarded documents from the Oakland County, Michigan, Friend of the Court showing that that his child support obligation is \$256.65 per month for one child and that, as of March 4, 2014, his total arrearage was \$24,663.95.

12. Bond forwarded additional documentation from the Friend of the Court on March 20, 2014 showing that Bond had not paid his monthly ordered support amount since January 2013 and that his arrearage as of March 4, 2014 was \$24,663.95. *Kimberly Ann Thomas v. Keion*

Arnez Bond, Oakland Co., Michigan, 6th Cir. Ct., Case No. 1997-549941-DS.

13. Background Question # 4 of the Application asks the following:

Have you ever been notified by any jurisdiction to which you are applying of any delinquent tax obligation that is not the subject of a repayment agreement? If you answer yes, identify the jurisdiction(s):

14. Bond answered "No" in response to Background Question # 4.

15. On February 18, 2014, the St. Louis County Circuit Court entered judgment against Bond as follows:

[Department of Revenue], under Section 143.902 RSMo, hereby certifies that the following assessment of tax, interest, additions to tax, penalties, and fess have been made and become final [in the amount of \$1,894.81]. Interest continues to accrue as provided by law until the full amount of the tax liability is paid.

Department of Revenue v. Keion A. Bond, St. Louis Co. Cir. Ct., Case No. 14SL-MC02646.

CONCLUSIONS OF LAW

16. Section 375.141 RSMo¹ 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:

(1) Intentionally providing materially incorrect, misleading, incomplete or untrue information in the license application;

* * *

(3) Obtaining or attempting to obtain a license through material misrepresentation or fraud;

* * *

(6) Having been convicted of a felony or crime involving moral turpitude;

* * *

(13) Failing to comply with an administrative or court order imposing a child support obligation;

¹ All statutory references are to the Revised Statutes of Missouri (Supp. 2013) unless otherwise noted.

(14) Failing to comply with any administrative or court order directing payment of state or federal income tax.

17. The principal purpose of § 375.141 is not to punish licensees or applicants, but to protect the public. *Ballew v. Ainsworth*, 670 S.W.2d 94, 100 (Mo. App. E.D. 1984).

18. The Director may refuse to issue an insurance producer license to Bond under § 375.141.1(1) because he intentionally provided materially incorrect, misleading, incomplete or untrue information in the Application by:

- a. Failing to disclose on his Application his Michigan convictions for Larceny from the Person and Domestic Violence – Second Offense. *The People of the State of Michigan v. Keion Arnez Bond*, Oakland Co. Cir. Ct., Michigan, Case No. 1999-168304-FH.
- b. By stating he was six months in arrears on child support but actually had not made a payment in the ordered amount since January 2013. *Kimberly Ann Thomas v. Keion Arnez Bond*, Oakland Co., Michigan, 6th Cir. Ct., Case No. 1997-549941-DS.
- c. By failing to disclose his delinquent income tax obligation. *Department of Revenue v. Keion A. Bond*, St. Louis Co. Cir. Ct., Case No. 14SL-MC02646.
- d. Each time Bond provided materially incorrect, misleading, incomplete or untrue information on his Application is a separate and sufficient ground to refuse his license under § 375.141.1(1).

19. The Director may refuse to issue an insurance producer license to Bond under § 375.141.1(3) because he attempted to obtain a license through material misrepresentation or fraud by:

- a. Failing to disclose on his Application his Michigan convictions for Larceny from the Person and Domestic Violence – Second Offense. *The People of the State of Michigan v. Keion Arnez Bond*, Oakland Co. Cir. Ct., Michigan, Case No. 1999-168304-FH.
- b. By stating he was six months in arrears on child support but actually had not made a payment in the ordered amount since January 2013. *Kimberly Ann Thomas v. Keion Arnez Bond*, Oakland Co., Michigan, 6th Cir. Ct., Case No. 1997-549941-DS.
- c. By failing to disclose his delinquent income tax obligation. *Department of Revenue v. Keion A. Bond*, St. Louis Co. Cir. Ct., Case No. 14SL-MC02646.
- d. Each time Bond materially misrepresented information on his Application is a separate and sufficient ground to refuse his license under § 375.141.1(1).

20. The Director may refuse Bond a license under § 375.141.1(6) because he has been

convicted of a felony or crime of moral turpitude; to wit, Larceny from the Person and Domestic Violence – Second Offense. *The People of the State of Michigan v. Keion Arnez Bond*, Oakland Co. Cir. Ct., Michigan, Case No. 1999-168304-FH.

21. Each conviction is a separate and sufficient cause for refusal under § 375.141.1(6).

22. The Director may refuse to issue an insurance producer license Bond under § 375.141.1(13) for failing to comply with an administrative or court order imposing a child support obligation. *Kimberly Ann Thomas v. Keion Arnez Bond*, Oakland Co., Michigan, 6th Cir. Ct., Case No. 1997-549941-DS.

23. The Director may refuse to issue an insurance producer license to Bond under § 375.141.1(14) for failing to comply with any administrative or court order directing payment of state income tax. *Department of Revenue v. Keion A. Bond*, St. Louis Co. Cir. Ct., Case No. 14SL-MC02646.

24. The Director has considered Bond's history and all of the circumstances surrounding Bond's Application and for the reasons stated in this Order, refuses Bond's resident insurance producer license.

25. This Order is in the public interest.

ORDER

IT IS THEREFORE ORDERED that the resident insurance producer license of **Keion Bond**, is hereby **REFUSED**.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 4TH DAY
OF AUGUST, 2014.



JOHN M. HUFF
DIRECTOR



NOTICE

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

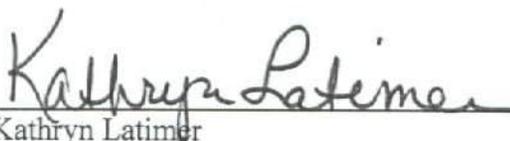
You may request a hearing in this matter. You may do so by filing a complaint with the Administrative Hearing Commission, P.O. Box 1557, Jefferson City, Missouri within 30 days after the mailing of this notice pursuant to § 621.120, RSMo. Under 1 CSR 15-3.290, unless you send your complaint by registered 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 4th day of August, 2014, a copy of the foregoing Order and Notice was served upon the Applicant in this matter by UPS, signature required, at the following address:

Keion Bond
3016 Oriental
Florissant, MO 63031

Tracking No. 1Z0R15W84299704907



Kathryn Latimer
Paralegal
Missouri Department of Insurance, Financial
Institutions and Professional Registration
301 West High Street, Room 530
Jefferson City, Missouri 65101
Telephone: 573.751.2619
Facsimile: 573.526.5492
Email: kathryn.latimer@insurance.mo.gov