DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

In re:	)
	)
VICTORIA MCGEE-HARRIS,	)
	) DIFP Case No. 101118691C
and	) AHC Case No. 11-0083 DI
	)
METRO-EAST INSURANCE GROUP.	)

FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER OF DISCIPLINE

Based on the competent and substantial evidence on the whole record, I, John M. Huff, Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration ("Director" of the "Department"), hereby issue the following findings of fact, conclusions of law, and order:

Findings of Fact

1. John M. Huff is the duly appointed Director ("Director") of the Missouri Department of Insurance, Financial Institutions and Professional Registration ("Department") whose duties, pursuant to Chapters 374 and 375, RSMo, include supervision, regulation and discipline of insurance producers.

2. The Department issued Victoria McGee-Harris ("McGee-Harris") an insurance producer license on March 25, 1982, which was subsequently renewed and is currently active.

3. The Department issued Metro-East Insurance Group ("Metro-East") a business entity insurance producer license on March 9, 2005, which was subsequently renewed until it expired on March 9, 2011.

4. The Director filed his Complaint with the Administrative Hearing Commission ("Commission") on January 18, 2011 seeking a finding that cause existed for disciplining McGee-Harris' insurance producer license and Metro-East's business entity insurance producer license.

5. On July 20, 2011, the Director filed a motion for decision without hearing.

6. On July 21, 2011, the Commission sent a letter to McGee-Harris and Metro-East requesting a response to the motion by August 4, 2011. Neither McGee-Harris nor Metro-East responded.

7. On August 18, 2011, the Commission issued its Decision, finding cause to discipline the insurance producer license of McGee-Harris pursuant to §§ 375.141.1(2) and (9), RSMo (Supp. 2010)[1] and cause to discipline the business entity insurance producer license of Metro-East pursuant to §§ 375.141.1(2), (9) and 375.141.3. The Commission found that McGee-Harris is Metro-East's designated responsible producer and a partner, officer or manager acting on behalf of Metro-East. The Commission concluded as follows:

a. McGee-Harris and Metro-East did not report or provide a copy of the Illinois Secretary of State order prohibiting them from offering or selling securities

[1] All statutory references in this Order shall be to RSMo (Supp. 2010), unless otherwise indicated.

and permanently suspending McGee-Harris's securities salesperson registration. McGee-Harris and Metro-East did not report or provide a copy of the Illinois Department of Insurance order revoking their insurance producer licenses. Therefore, cause exists to discipline their licenses under § 375.141.1(2) for violating § 375.141.6.

b. Because the Illinois Department of Insurance revoked the insurance producer licenses (or their equivalent) of McGee-Harris and Metro-East, their licenses are subject to discipline pursuant to § 375.141.1(9).

c. Neither Metro-East nor any representative of the company reported McGee-Harris' Illinois licensure revocation and the administrative actions against her nor took any corrective action regarding the violations. Therefore, Metro-East's business entity producer license is subject to discipline under § 375.141.3.

8. The Commission certified the record of its proceeding to the Director pursuant to § 621.110, RSMo (2000).

9. Thereafter, the Director mailed by certified mail to McGee-Harris and Metro-East a notice of disciplinary hearing to be held at 10:00 a.m. on November 21, 2011, in the offices of the Director, 301 West High Street, Room 530, Jefferson City, Missouri. McGee-Harris signed for the certified mail on October 28, 2011.

10. Neither McGee-Harris nor Metro-East appeared at the November 21, 2011 disciplinary hearing. At the hearing, counsel for the Department's Consumer Affairs Division presented the Commission's record of proceedings and recommended to the hearing officer,

Mary S. Erickson, that McGee-Harris' insurance producer license be revoked and that Metro-East's business entity insurance producer license be revoked.

11. The Director hereby adopts and incorporates the August 18, 2011 Decision of the Administrative Hearing Commission referenced herein and does hereby find in accordance with the same. *Director of Dep't of Ins., Fin. Insts. & Prof. Reg'n v. Victoria McGee-Harris and Metro-East Insurance Group,* No. 11-0083 DI (Mo. Admin. Hrg. Comm'n August 18, 2011).

Conclusions of Law

12. Pursuant to §§ 375.141 and 621.110, RSMo (2000), the Director has the discretion to discipline McGee-Harris' insurance producer license and Metro-East's business entity insurance producer license, including the discretion to revoke such licenses.

13. Based on the nature and severity of the aforementioned conduct, sufficient grounds exist for revoking the insurance producer license of McGee-Harris pursuant to §§ 375.141.1(2) and (9).

14. Based on the nature and severity of the aforementioned conduct, sufficient grounds exist for revoking the business entity insurance producer license of Metro-East pursuant to §§ 375.141.1(2), (9), and 375.141.3.

ORDER

Based on the foregoing findings and conclusions, the insurance producer license of Victoria McGee-Harris (License No. 0124613) and the business entity insurance producer license of Metro-East Insurance Group (License No. 8019622) are hereby revoked.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 21st DAY OF December, 2011.

John M. Huff, Director
Missouri Department of Insurance,
Financial Institutions and
Professional Registration