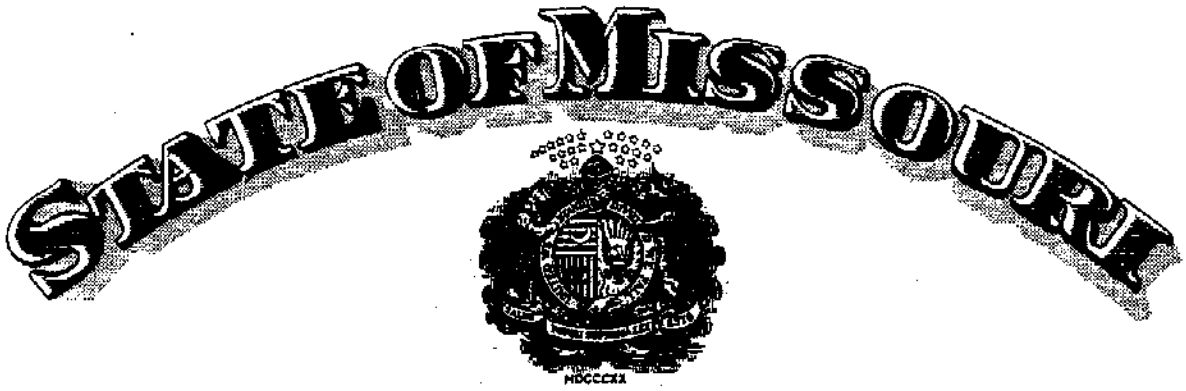

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

IN RE:	)	
	)	**MDI Case No. 100401416C**
MICHAEL A. MORRIS.	)	**AHC Case No. 10-1563 DI**

FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER OF DISCIPLINE

John M. Huff, 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. John M. Huff is the Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration (hereinafter, "Director" of the "Department") whose duties, pursuant to Chapters 374 and 375 RSMo (Supp. 2010)[1] include the supervision and regulation of Missouri insurance producers.

2. The Department first issued Michael A. Morris ("Morris") a non-resident insurance producer license (No. 337727), on November 9, 2007. Such license is set to expire November 11, 2011.

3. On October 6, 2009, the Louisiana Department of Insurance issued a Cease and Desist Order/Summary Suspension Order No. CD 09-25 ("Louisiana Order"). Morris was served with a

copy of the Louisiana Order on or about October 6, 2009.

4. On or about October 30, 2009, Morris filed his renewal Application for Non-Resident Individual Producer License with the Missouri Department of Insurance, Financial Institutions and Professional Registration.

5. In the section of the Application headed Application Information/Background Questions, Question #2 asks: "Since your last renewal or initial application in this state, have you or any business in which you are or were an owner, partner, officer, or director ever been involved in an administrative proceeding regarding any professional or occupational license?" Morris answered "No" to Background Question # 2.

6. On or about November 9, 2009, the Department Consumer Affairs Division Senior Office Support Assistant Karen Crutchfield, mailed by first-class mail, a letter to Morris at the mailing address Morris provided on the Application requesting information about the Louisiana Order. Morris did not respond to the November 9, 2009 letter to contact the Department. Failure to respond to inquiries by the Department within 20 days without a reasonable justification is a violation of 20 CSR 100-4.100(2)(A)

7. On or about December 7, 2009, Ms. Crutchfield, attached November 9, 2009 letter to an email message and sent an email message to Morris at the email address he provided on the Application. A delivery confirmation was received that stated the message to Morris was successfully relayed. Morris did not respond to the December 7, 2009 email. Failure to respond to inquiries by the Department within twenty days without a reasonable justification is a violation of 20 CSR 100-4.100(2)(A).

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[1] All statutory references are to the Revised Statutes of Missouri (Supp. 2010) unless otherwise noted.

8. On December 28, 2009, Ms. Crutchfield mailed to both the mailing and business addresses provided by Morris on the Application, by certified mail, another letter to Morris requesting information about the Louisiana Order. Morris signed for the letter sent to Morris' mailing address on December 31, 2009 and Morris signed for the letter sent to Morris' business address on January 11, 2010. Morris did not respond to the December 28, 2009 letter or contact the Department. Failure to respond to inquiries by the Department within twenty days without a reasonable justification is a violation of 20 CSR 100-4.100(2)(A).

9. The Director filed a Complaint with the Administrative Hearing Commission on August 16, 2010, seeking a finding that sufficient cause existed for disciplining Morris' insurance producer license, pursuant to section § 375.141.1(1) for intentionally providing materially incorrect, misleading, incomplete or untrue information in the license application and § 375.141.1(2) for violating 20 CSR 400-100(2)(A), by failing to respond to inquiries by the Consumer Affairs Division within twenty days without a reasonable justification.

10. On December 7, 2010, the Director filed a motion for summary decision with the Administrative Hearing Commission. Morris filed no response.

11. On December 30, 2010, the Administrative Hearing Commission issued its Decision, finding cause to discipline Morris' insurance producer license pursuant to § 375.141.1(1) and (2) and certified the record of its proceeding to the Director pursuant to § 621.110.

12. The Director mailed to Morris a notice of the disciplinary hearing to be held at 10:00 a.m. on February 23, 2011, in the offices of the Director, 301 West High Street, Room 530, Jefferson City, Missouri. Morris received the notice by certified mail.

13. Morris did not appear at the disciplinary hearing. At the hearing, counsel for the

Department presented the Decision and record of the Administrative Hearing Commission and, based on the recommendation of the Department's Investigations Section to revoke, recommended to the Hearing Officer that Morris' Missouri non-resident insurance producer license be revoked.

14. The Department hereby adopts and incorporates the December 30, 2010 Decision of the Administrative Hearing Commission referenced herein and does hereby find in accordance with the same.

CONCLUSIONS OF LAW

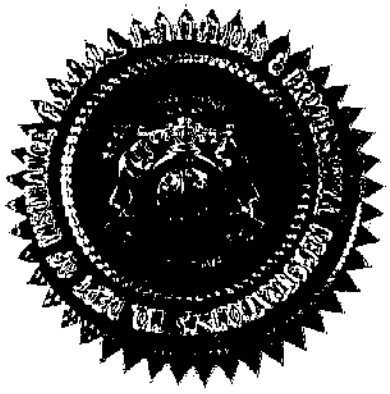
9. Pursuant to § 375.141 and § 621.110 RSMo (2000), the Director has the discretion to discipline Morris' Missouri non-resident insurance producer license, including revocation of such license.

10. Based on the nature and severity of the aforementioned conduct sufficient grounds exist to revoke Morris' insurance producer license pursuant to §§ 375.141.1(1) and (2).

ORDER OF DISCIPLINE

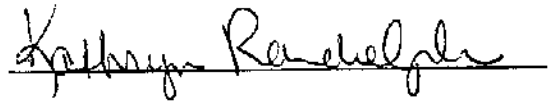
Based on the evidence presented and the recommendation of the Department to revoke, the Missouri non-resident insurance producer license of Michael A. Morris (No. 337727) is hereby **REVOKED.**

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 14TH DAY OF MARCH, 2011.



JOHN M. HUFF, Director
Missouri Department of Insurance,
Financial Institutions and
Professional Registration

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing, including all attachments, was mailed, with sufficient postage attached, via certified mail through the United States Postal Service, certified mail # 70041350000314135560, on this 16th day of March, 2011 to:

Michael A. Morris
421 Ed Edelen Road
Monroe, Louisiana 71203