DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

In re:	)	
	)	**DIFP No. 110118057C**
GERMAINE M. PANG.	)	
	)	**AHC No. 11-1330 DI**

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 a resident insurance producer license to Germaine M. Pang ("Pang") on February 23, 1983, License No. 0280509, which was voluntarily surrendered

on March 5, 2010, and expired on August 24, 2011.

3. The Director filed his Complaint with the Administrative Hearing Commission ("Commission") on June 24, 2011, seeking a finding that cause existed for disciplining Pang's insurance producer license.

4. On October 12, 2011, the Director filed a motion for decision without hearing as to Counts I, II, and IV.

5. The Commission gave Pang until October 28, 2011, to respond, but she failed to respond.

6. On November 9, 2011, the Commission issued its Order Granting Summary Decision in Part finding cause to discipline Pang's insurance producer license pursuant to §§375.141.1(2) and (6) RSMo (Supp. 2010)[1] under Counts I, II, and IV. The Commission concluded as follows:

a. Pang pled guilty to committing mail fraud in violation of 18 U.S.C. § 1341, a felony and a crime of moral turpitude. Therefore, cause exists to discipline Pang's insurance producer license under § 375.141.1(6).

b. Pang failed to notify the Director of her criminal prosecution for mail fraud within 30 days of the initial pretrial hearing. Therefore cause exists to discipline Pang's license under § 375.141.1(2) for violating § 375.141.7.

7. The Director dismissed Count III on November 28, 2011.

8. On November 28, 2011, the Commission issued its Decision dismissing Count III and incorporating by reference its November 9, 2011 Order.

9. The Commission certified the record of its proceeding to the Director pursuant to

§ 621.110 RSMo (2000).

10. Thereafter, the Director served Pang by certified mail a notice of hearing to be held at 9:00 a.m. on January 24, 2012, in the offices of the Director, 301 West High Street, Room 530, Jefferson City, Missouri. The certified mail receipt was signed and returned to the Director.

11. Neither Pang nor any representative on her behalf appeared at the January 24, 2012 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 Pang's insurance producer license be revoked.

12. The Director hereby adopts and incorporates the November 28, 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. Germaine M. Pang,* No. 11-1330 DI (Mo. Admin. Hrg. Comm'n November 28, 2011).

Conclusions of Law

13. Pursuant to § 375.141 RSMo (Supp. 2010) and 621.110 RSMo 2000, the Director has the discretion to discipline Pang's insurance producer license, including the discretion to revoke such license.

14. Based on the nature and severity of the aforementioned conduct, sufficient grounds exist for revoking the insurance producer license of Pang pursuant to §§ 375.141.1(2) and (6).

ORDER

Based on the foregoing findings and conclusions, the insurance producer license of Germaine M. Pang (License No. 0280509) is hereby revoked.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 14TH DAY OF FEBRUARY, 2012.

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

CERTIFICATE OF SERVICE

I hereby certify that on this 14th day of February, 2012, a copy of the foregoing Findings of Fact, Conclusions of Law and Order of Discipline, was served by regular mail and certified mail, No. 7009 3410 0001 8931 2578, to the following address:

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