



## State of Missouri

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

IN THE MATTER OF:

William Perrot,  
Applicant.

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Case No. 11-1101755C

#### ORDER REFUSING TO ISSUE INSURANCE PRODUCER LICENSE

On September 28, 2012, Carolyn H. Kerr, Legal Counsel and Counsel to the Consumer Affairs Division, submitted a Petition to the Director alleging cause for refusing to issue an insurance producer license to William Perrot. 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. William Perrot ("Perrot") is an individual residing in Missouri.
2. On or about August 11, 2010, the Department of Insurance, Financial Institutions and Professional Registration ("Department") received Perrot's Uniform Application for Individual Producer License/Registration Application ("Application"). This Application was incomplete, and was finally completed on or about February 18, 2011.
3. In his Application, Perrot listed his residential, business, and mailing addresses as 406, Union, Missouri 63084. Information was subsequently provided indicating Perrot's address as 406 McArthur, Union, Missouri 63084.
4. In the section of the Application headed "Background Questions," Background Question No. 1 asks: "Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime?"
5. Perrot answered "Yes" to Background Question No. 1.
6. In the section of the Application headed "Background Questions," Background Question No. 7 asks: "Do you have a child support obligation in arrearage?"
7. Perrot answered "Yes" to Background Question No. 7.
8. In the section of the Application headed "Background Questions," Background Question No. 7(a) asks: "by how many months are you in arrearage?"

9. Perrot answered "6" to Background Question No. 7a.

10. The Circuit Court of St. Louis County, Missouri, entered a Family Court Judgment as part of the Marital Settlement and Separation Agreement ("Support Order") against Perrot ordering him to pay \$210.00 per month for child support, effective May 19, 2006. *In re: the Marriage of Lisa R. Perrot and William Perrot*, Case No. 05FC-007000.

11. On November 13, 2009, a Complaint was filed against Perrot charging him with one count of the Class D Felony of Criminal Non-Support, in violation of § 568.040, RSMo (2009), alleging the following:

As of October 19, 2009, ... [Perrot] knowingly failed to provide, without good cause, adequate support for ... [Perrot's] children for whom [Perrot] was legally obligated to provide such support, and [Perrot's] total arrearages as of October 19, 2009 is in excess of an aggregate of twelve monthly payments due under an order of support.

*State of Missouri v. William D. Perrot*, Circuit Court, St. Louis County, Case No. 09SL-CR09270-01.

12. Section 568.040, RSMo (2009), states, in part:

1. A parent commits the crime of nonsupport if such parent knowingly fails to provide, without good cause, adequate support for which such parent is legally obligated to provide for his or her child or stepchild who is not otherwise emancipated by operation of law.

\* \* \*

5. Criminal nonsupport is a class A misdemeanor, unless the total arrearage is in excess of an aggregate of twelve monthly payments due under any order of support issued by any court of competent jurisdiction or any authorized administrative agency, in which case it is a class D felony.

13. On July 29, 2010, Perrot entered a plea of guilty to the Class D Felony of Criminal Non-Support. The court accepted his plea and suspended the imposition of sentence (SIS), placing Perrot on supervised probation for a period of five years. In addition, the court ordered Perrot to "pay the sum of \$310.00 per month (210.00/current, 100.00 arrearage) for the support of Jacob and Justin Perrot." *State v. Perrot*, Case No. 09SL-CR09270-01.

#### CONCLUSIONS OF LAW

14. Section 375.141, RSMo (2010), 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:

\* \* \*

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

15. "Arrearages would not exist but for [Perrot]'s failure to comply with the court order." *Buckley v. Director, Dep't of Ins., Fin. Insts. & Prof'l Reg.*, Mo. Admin. Hrg. Comm'n, No. 12-0970 DI (September 10, 2012).

16. "A plea of guilty is an admission as to the facts alleged." *Wallace v. State*, 308 S.W.3d 283, 286-287 (Mo. App. S.D. 2010) (internal citations omitted).

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

**CAUSE FOR ORDER**  
**REFUSING TO ISSUE INDIVIDUAL PRODUCER LICENSE**

18. The Director may refuse to issue an insurance producer license to Perrot pursuant to § 375.141.1(13) RSMo, because Perrot failed to fail to comply with an administrative or court order imposing a child support obligation, which led to his guilty plea to the Class D Felony of Criminal Non-Support. Although Perrot received an SIS in *State v. Perrot*, Case No. 09SL-CR09270-01, he continues to be on probation until 2015. Perrot further admitted that at the time of his Application, he was six months in arrearage on his court-ordered child support obligation.

19. Therefore, in applying his discretion, the Director has considered all of the facts and circumstances surrounding Perrot's Application for licensure and, for all of the reasons given in this Order, exercises his discretion in refusing to grant Perrot's license.

20. This Order is in the public interest.

**ORDER**

IT IS THEREFORE ORDERED that the insurance producer license of WILLIAM PERROT is hereby REFUSED.

SO ORDERED.

WITNESS MY HAND THIS 15<sup>th</sup> DAY OF OCTOBER, 2012.



  
JOHN M. HUFF  
DIRECTOR

NOTICE

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

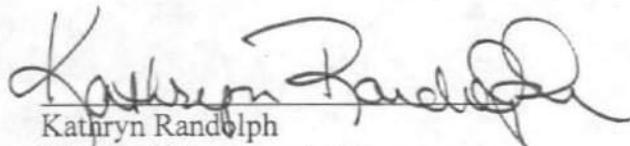
You may request a hearing in this matter. You may do so by filing a complaint with the Administrative Hearing Commission of Missouri, P.O. Box 1557, Jefferson City, Missouri within (30) days after the mailing of this notice pursuant to Section 621.120, RSMo. Pursuant to 1 CSR 15-3.290, unless you send 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 18th day of October, 2012, a copy of the foregoing notice and order was served upon William Perrot in this matter by U.S. mail, postage pre-paid and by certified mail at the following address:

William Perrot  
406 McArthur  
Union, Missouri 63084

Certified Mail # 7009 3410 0001 9255 6266



Kathryn Randolph  
Missouri Department of Insurance,  
Financial Institutions and Professional Registration  
P.O. Box 690  
Jefferson City, Missouri 65102  
Telephone: (573) 751-2619