



DEPARTMENT OF COMMERCE AND INSURANCE

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

IN RE:

JOSEPH ANTHONY PULLARO,

Applicant.

Case No. 2506100793C

ORDER REFUSING TO ISSUE MOTOR VEHICLE EXTENDED SERVICE CONTRACT LICENSE

ANGELA L. NELSON, Director of the Missouri Department of Commerce and Insurance, takes up this matter for consideration and disposition. After reviewing the Petition, the Investigative Report, and other relevant documents, the Director issues these findings of fact, conclusions of law, and order:

FINDINGS OF FACTS

1. Joseph Anthony Pullaro ("Pullaro") is a resident of Missouri with a reported residential and mailing address of 3620 Virginia, St. Louis, Missouri 63118. His reported business address is Endurance Direct, 400 Skokie Blvd, Northbrook, Illinois 60062.
2. On or about May 3, 2024, the Department of Commerce and Insurance ("Department") received an application for a Motor Vehicle Extended Service Contract ("MVESC") license ("Application") from Pullaro.
3. Background Question No. 1 on his Application states in pertinent part:

Have you ever been convicted of a crime, had a judgment withheld or deferred, received a suspended imposition of sentence ("SIS") or suspended execution of sentence ("SES"), or are you currently charged

with committing a crime?

If you answer yes, you must attach to this application:

- a) A written statement explaining the circumstances of each incident,
- b) A certified copy of the charging document, and
- c) A certified copy of the official document which demonstrates the resolution of the charges or any final judgment.

4. Pullaro answered “Yes” to Background Question No. 1.
5. Jonathan Clements (“Clements”), Regulatory Auditor, with the Department’s Consumer Affairs Division (“Division”) was assigned to investigate Pullaro’s Application.
6. On May 12, 2025, Clements sent a request to the Circuit Clerk for the St. Charles County, Missouri Circuit Court asking for certified copies of the documents.
7. On May 15, 2025, Clements received certified copies of the requested documents.
8. The certified copies provided showed that on July 29, 2020, Pullaro was charged with Domestic Assault-3rd Degree, a Class E Felony, pursuant to § 565.074, RSMo.¹ *State v. Joseph A. Pullaro*, St. Charles Cty. Cir. Ct., Case No. 2011-CR02952-01.
9. The certified copies further showed that on October 25, 2021, pursuant to a guilty plea, the Circuit Court sentenced Pullaro to three years imprisonment. The court then suspended execution of the sentence, placed Pullaro on probation for a period of five years, ordered Pullaro to sign and abide by the Domestic Violence Supervision Agreement and ordered Pullaro to abide by certain additional conditions of probation. *Id.*
10. Although there have been probation violations filed, as of this date, Pullaro remains on probation. *Id.*

CONCLUSIONS OF LAW

11. Section 385.209, RSMo² states, in relevant part:

1. The director may suspend, revoke, refuse to issue or refuse to renew a registration or license under sections 385.200 to 385.220 for any of the following causes, if the applicant or licensee or the applicant’s or licensee’s subsidiaries or affiliated entities acting on behalf of the

¹ All citations to the criminal statutes are to those in effect at the time of the crime charged.

² All citations to the civil statutes are to the Revised Statutes of Missouri (“RSMo”) 2016 unless otherwise noted.

applicant or licensee in connection with the applicant's or licensee's motor vehicle extended service contract program has:

(1) Filed an application for license in this state within the previous ten years, which, as of the effective date of the license, was incomplete in any material respect or contained incorrect, misleading, or untrue information;

(2) Violated any provision in sections 385.200 to 385.220, or violated any rule, subpoena, or order of the director; [or]

(5) Been convicted of any felony[.]

12. The Director may refuse to issue Pullaro an MVESC license pursuant to § 385.209.1(5) because Pullaro has been convicted of a felony. *State v. Joseph A. Pullaro*, St. Charles Cty. Cir. Ct., Case No. 2011-CR02952-01.
13. The Director has considered Pullaro's history and all of the circumstances surrounding Pullaro's Application and exercises her discretion to refuse Pullaro's Application for an MVESC license.
14. This Order is in the public interest.

ORDER

IT IS THEREFORE ORDERED that the Motor Vehicle Extended Service Contract license application of **Joseph Anthony Pullaro** is hereby **REFUSED**.

SO ORDERED.

WITNESS MY HAND THIS 7th **DAY OF** November, 2025.



Angela L. Nelson

ANGELA L. NELSON
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.

[The remainder of this page intentionally left blank.]

CERTIFICATE OF SERVICE

I hereby certify that on this 13th day of November 2025, a copy of the foregoing Order and Notice was served upon the Applicant in this matter by United States Parcel Service, signature required, at the following address:

Joseph Anthony Pullaro
3620 Virginia Avenue
St. Louis, Missouri 63118

Tracking No. 1Z0R15W84292034206

Joseph Anthony Pullaro
3443 Nebraska Avenue
St. Louis, Missouri 63118

Tracking No. 1Z0R15W84290145215

Joseph Anthony Pullaro
334 Country Meadows Drive
St. Charles, Missouri 63303

Tracking No. 1Z0R15W84293128827



Kathryn Latimer
Missouri Department of Commerce
and Insurance
301 West High Street, Room 530
Jefferson City, Missouri 65101
Telephone: 573.751.2619
Facsimile: 573.526.5492