

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

In the Matter of:)	
)	Case No. 13-1024571C
Alesia M. Fletcher,)	
Applicant.)	

CONSENT ORDER

John M. Huff, Director of the Department of Insurance, Financial Institutions and Professional Registration takes up the above matter for consideration and disposition. The Consumer Affairs Division, through legal counsel Carolyn H. Kerr, and Alesia M. Fletcher, have reached a settlement in this matter and have consented to the issuance of this Consent Order.

- John M. Huff is the duly appointed Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration ("Director" of the "Department") whose duties, pursuant to Chapters 374 and 375, RSMo, include the supervision, regulation and discipline of insurance producers and business entity producers.
- The Consumer Affairs Division ("Division") has the duty of conducting investigations into the acts of insurance producers under the insurance laws of this state and is authorized by the Director to investigate and to recommend enforcement action for violations of the insurance laws of this state.

All statutory references are to the 2013 Supplement to the Revised Statutes of Missouri unless otherwise noted.

- On or about July 9, 2013, Alesia M. Fletcher ("Fletcher") submitted a nonresident insurance producer license application ("Application") to the Department.
- 4. In the section of the Application headed "Background Information," Question # 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?" Fletcher answered "Yes."
- 5. With her Application, Fletcher submitted a letter explaining her felony conviction, accompanied by court records from that conviction, and a letter from the Arizona Department of Insurance² stating that Fletcher did not need a 1033 Waiver.³
 - Fletcher is currently licensed as an insurance producer in eight states.
- 7. On or about December 8, 2004, Fletcher pleaded guilty to the Class 6 Undesignated Felony of Possession or Use of Marijuana and the Class 4 Felony of Solicitation to Possess Narcotic Drugs for Sale. On the first count, the court suspended the imposition of sentence and ordered Fletcher to two years' supervised probation and ordered her to complete 24 hours of community service and pay court fees. On the second count, the court sentenced Fletcher to one year imprisonment in the Arizona Department of Corrections and ordered her to pay a fine and restitution. State of Arizona v. Alesia Marie Fletcher, Superior Court, Maricopa County, Arizona, Case No. CR2004-013012-001 DT.
- Fletcher satisfied the criminal restitution order entered against her in full on July
 23, 2007, and was discharged from probation on September 6, 2007.
 - Section 375.141 provides, in relevant 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:

³ As required by 18 U.S.C. § 1033.

² Fletcher is a resident of Arizona and currently licensed as an insurance producer in Arizona.

- (6) Having been convicted of a felony or crime involving moral turpitude[.]
- 10. Fletcher acknowledges and understands that under § 375.141.1(6) the Director may refuse to issue her a non-resident insurance producer license because Fletcher has been convicted of a felony or crime involving moral turpitude.
- Fletcher acknowledges and understands that she has the right to consult counsel at her own expense.
- 12. Fletcher stipulates and agrees to waive any waivable rights that she may have to a hearing before the Administrative Hearing Commission or the Director and any rights to seek judicial review or other challenge or contest of the terms and conditions of this Consent Order and forever releases and holds harmless the Department, the Director and his agents, and the Consumer Affairs Division from all liability and claims arising out of, pertaining to, or relating to this matter.
- 13. Fletcher acknowledges and understands that this Consent Order is an administrative action and will be reported by the Department to other states. Fletcher further acknowledges and understands that this administrative action should be disclosed on future applications and renewal applications, if required, and that it is her responsibility to comply with the reporting requirements of each state in which she is licensed.
- 14. Each signatory to this Consent Order certifies by signing that he or she is fully authorized, in his or her own capacity, or by the named party he or she represents, to accept the terms and provisions of this Consent Order in their entirety, and agrees, in his or her personal or representational capacity, to be bound by the terms of this Consent Order.

Conclusions of Law

- The actions admitted by Fletcher are grounds to refuse her non-resident insurance producer license pursuant to § 375.141.1(6).
 - 16. The Director may impose orders in the public interest under § 374.046.
- 17. The terms set forth in this Consent Order are an appropriate disposition of this matter and entry of this Consent Order is in the public interest.

Settlement Terms

IT IS ORDERED that the Department will issue a non-resident insurance producer license to Alesia M. Fletcher, subject to the conditions set forth herein.

- Alesia M. Fletcher shall respond to all inquiries and consumer complaints
 forwarded or otherwise communicated to her by the Department of Insurance, Financial
 Institutions and Professional Registration within five business days of receipt. Such response
 shall only be by Alesia M. Fletcher personally or by and through an attorney representing Alesia
 M. Fletcher.
- Alesia M. Fletcher shall report to the Department of Insurance, Financial Institutions and Professional Registration any arrest, guilty plea, nolo contendere plea, finding of guilt or conviction concerning a felony or crime of moral turpitude, within five business days of such arrest, citation, plea or finding.
- 3. Alesia M. Fletcher shall report to the Department of Insurance, Financial Institutions and Professional Registration any violation of or failure to comply with the laws set forth in Chapters 374 and 375 and all regulations promulgated thereunder within five business days of such violation or failure to comply.

Alesia M. Fletcher shall report to the Department any administrative action taken against her in another jurisdiction or by another governmental agency in this state within five business days after she receives notification of the initiation of such administrative action.

5. For two years subsequent to the date of this executed Consent Order, Alesia M. Fletcher will voluntarily surrender her license to the Department within 30 days of her entry of a guilty plea, nolo contendere plea, finding of guilt, or conviction for a felony or crime of moral turpitude.

6. If Alesia M. Fletcher maintains her non-resident producer license beyond the initial term and complies with the terms of this Consent Order, Alesia M. Fletcher may apply to renew her license and the Director shall consider the renewal application in accordance with Chapters 374 and 375, without regard to her prior criminal conviction in State of Arizona v. Alesia Marie Fletcher, Superior Court, Maricopa County, Arizona, Case No. CR2004-013012-001 DT.

7. The special conditions listed in paragraphs 1 through 6, outlined above, will expire two years from the date this Order is issued.

IT IS FURTHER ORDERED that the Director may pursue additional legal remedies, as necessary and without limitation, as authorized by Chapters 374 and 375, RSMo, including remedies for violation of, or failure to comply with, the terms of this Consent Order.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS DAY OF

2013.



Director, Missouri Department of Insurance, Financial Institutions and Professional

Registration

CONSENT AND WAIVER OF HEARING

The undersigned persons understand and acknowledge that Alesia M. Fletcher has the right to a hearing, but that Alesia M. Fletcher has waived the hearing and consented to the issuance of this Consent Order. 11/12/2013 Date Alesia M. Fletcher 14415 South 50th St., #150 Phoenix, AZ 85044 Applicant Counsel for Respondent Date Name: Bar No. Address: Telephone: 11/18/13 Carolyn H. Kerr Counsel for Consumer Affairs Division Missouri Bar No. 45718 Department of Insurance, Financial Institutions and Professional Registration 301 West High Street, Room 530 Jefferson City, Missouri 65101

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