

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

In the Matter of:)	
)	DIFP Case No. 161208562C
)	AHC Case No. 17-1111
BRITTANY OUELLETTE)	
)	

ORDER OF REVOCATION PURSUANT TO § 375.141.5, RSMO

CHLORA LINDLEY-MYERS, Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration, hereby issues the following Findings of Fact, Conclusions of Law, and Order of Revocation Pursuant to § 375.141.5, RSMo.¹

FINDINGS OF FACT

- 1. Chlora Lindley-Myers 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 in the State of Missouri.
 - 2. On November 9, 2015, the Department issued Respondent Brittany Ouellette

¹ All statutory references are to the Revised Statutes of Missouri, as updated by the 2013 Supplement, unless otherwise

("Ouellette") a non-resident insurance producer license (License No. 8363961). Said license is set to expire November 9, 2017.

- 3. On July 5, 2017, the Director filed a Complaint against Ouellette before the Administrative Hearing Commission ("Commission"), Case No. 17-1111, alleging that she has cause to discipline Ouellette's non-resident insurance producer license pursuant to § 375.141.1(2), (7), (8) and (9) for: having her insurance producer license, or its equivalent, suspended or revoked in other states, failing to report administrative actions taken against her in other jurisdictions, violating Nebraska insurance laws, committing an insurance unfair trade practice, using fraudulent, coercive, or dishonest practices, demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business, and violating a rule of the Director by failing to respond to an inquiry letter.
- 4. On July 6, 2017, the Commission attempted to serve Ouellette with its Notice of Complaint/Notice of Hearing via certified mail (Receipt #9414 7266 9904 2065 5509 76) at 15010 Giles Road, Apartment 109, Omaha, Nebraska 68138.² On August 7, 2017, the United States Postal Service returned the certified mail containing the Notice of Complaint/Notice of Hearing to the Commission, marked "Return to Sender," "Unclaimed," and "Unable to Forward" but bearing no forwarding address.
 - 5. On August 10, 2017, the Commission provided a service packet, which included

noted.

² The last residential address provided by Ouellette was 15030 Giles Road # 307, Omaha, Nebraska 68138. On September 12, 2016, Special Investigator Crutchfield sent an inquiry letter to the aforementioned address by first class and certified mail. The certified mail was returned with the following forwarding address: 15010 Giles Road, Apartment 109, Omaha, Nebraska 68138. This same address was provided by Ouellette below her signature line on her Virginia Voluntary Surrender. Therefore, this is Ouellette's last known address.

the Notice of Complaint/Notice of Hearing, a copy of the Complaint, and information regarding proceeding before the Commission, to the Department as the Commission was unable to serve Ouellette.

- 6. On August 16, 2017, the Department sent the above-referenced service packet to Ouellette, via United Parcel Service, signature required (Receipt #1Z0515W84265201467), to 15010 Giles Road, Apartment 109, Omaha, Nebraska 68138. The United Parcel Service delivered the service packet on August 17, 2017, indicating to the Department that it was left at "Office" and signed for by "Stockfeld."
- 7. At no time has the Department received any communication from Ouellette regarding her change of address.
- 8. The Department has consulted additional address locating databases, but has found no other addresses available for Ouellette that will likely achieve service.
 - 9. Section 375.141.5 provides:

Every insurance producer licensed in this state shall notify the director of any change of address, on forms prescribed by the director, within thirty days of the change. If the failure to notify the director of the change of address results in an inability to serve the insurance producer with a complaint as provided by sections 621.045 to 621.198, RSMo, then the director may immediately revoke the license of the insurance producer until such time as service may be obtained.

CONCLUSIONS OF LAW

- 10. Pursuant to § 375.141, the Director has the discretion to discipline producers' insurance licenses, including ordering revocation of such licenses.
 - 11. Pursuant to § 375.141.5, such revocation may be immediate when an insurance

producer's failure to notify the Director of any change of address within thirty (30) days of the change results in an inability to serve the insurance producer with a complaint as provided by §§ 621.045 to 621.198, RSMo.

<u>ORDER</u>

Ouellette (License No. 8363961) is **REVOKED** until such time as service of the Complaint filed with the Administrative Hearing Commission on July 5, 2017, Case No. 17-1111 DI, may be obtained or until such time as service of a complaint in a future Administrative Hearing Commission action against Respondent Brittany Ouellette may be obtained.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS $\frac{2 \sigma^2}{1}$ DAY OF OCTOBER, 2017.



Chlora Lindley-Myers, Director Missouri Department of Insurance, Financial Institutions & Professional Registration

CERTIFICATE OF SERVICE

I hereby certify that on this 20th day of October, 2017, a true and complete copy of the foregoing was served by UPS, signature required, to the following:

Brittany Ouellette 15010 Giles Road, Apartment 109 Omaha, Nebraska 68138 Tracking No. 1Z0R15W84296282039

and

Brittany Ouellette 15010 Giles Road, #307 Omaha, Nebraska 68138 Tracking No. 1Z0R15W84295244840

Kathryn Latimer Paralegal

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Jefferson City, Missouri 65101

Telephone: 573.751.2619 Facsimile: 573.526.5492

Kathryn.Latimer@insurance.mo.gov

CERTIFICATE OF SERVICE

I hereby certify that on this 24th day of October, 2017, a true and complete copy of the foregoing was served by USPS, first class mail, to the following:

Brittany Ouellette 15010 Giles Road, Apartment 109 Omaha, Nebraska 68138

and

Brittany Ouellette 15010 Giles Road, #307 Omaha, Nebraska 68138

Kathryn Latimer, Paralegal

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