



DEPARTMENT OF COMMERCE AND INSURANCE

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

IN RE:

MALLORY MARIE CAHILL,

Applicant.

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Case No. 2407100565C

CONSENT ORDER

CHLORA LINDLEY-MYERS, Director of the Missouri Department of Commerce and Insurance, takes up the above matter for consideration and disposition. The Division of Consumer Affairs, through counsel Joshua A. Wille, and Applicant Mallory Marie Cahill have reached a settlement in this matter and have agreed to the issuance of this Consent Order.

FINDINGS OF FACT

1. Chlora Lindley-Myers is the duly appointed Director of the Missouri Department of Commerce and Insurance (“Director” of the “Department”) whose duties, pursuant to chapters 374, 375, and 385, RSMo,¹ include the supervision, regulation, and discipline of insurance producers.

¹ All civil statutory references are to the 2016 Missouri Revised Statutes unless otherwise indicated.

2. The Division of Consumer Affairs (“Division”) of the Department has the duty of conducting investigations into the conduct of insurance producers pursuant to the laws of Missouri and has been authorized by the Director to investigate and initiate actions to enforce the insurance laws of Missouri, including insurance producer license refusal.

3. Mallory Marie Cahill (“Cahill”) is a Missouri resident with a business address of 3512 Interstate 70 Dr SE Suite A, Columbia, MO 65201 and a mailing address of 4907 Mountain Top Court, Columbia, MO 65202.

4. On May 13, 2024, Cahill filed her electronic Uniform Application for Individual Producer License/Registration (“Application”), with attachments.

5. Background Information Question Number 1B on the Application asks, in relevant part, “Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony?”

6. Cahill answered “Yes” to Background Information Question Number 1B.

7. Cahill provided a letter of explanation with her Application along with documentation reflecting the following:

- a. On November 5, 2018, Cahill pleaded guilty to five counts of the Class C Felony of Forgery in violation of section 570.090, and one count of the Class C Felony of Receiving Stolen Property in violation of section 570.080.² *State v. Mallory M. Cahill*, Case No. 16BA-CR04464-01 (Boone Cty. Cir. Ct.); *State v. Mallory M. Cahill*, Case No. 17BA-CR00549-01 (Boone Cty.

² This and all other criminal statutory citations are to the version of the Revised Statutes of Missouri in effect at the time of the commission of the crime.

Cir. Ct.); *State v. Mallory M. Cahill*, Case No. 18BA-CR02098-01 (Boone Cty. Cir. Ct.). The court sentenced Cahill to five years' confinement but suspended execution of Cahill's sentence and placed her on five years' supervised probation. Cahill was successfully discharged from supervision effective November 4, 2023.

8. Cahill understands and agrees that, pursuant to section 375.141.1(6), the Director may refuse Cahill's insurance producer license because she has been convicted of a felony or crime involving moral turpitude, namely, Forgery and Receiving Stolen Property as described above.

9. Cahill and the Division desire to settle the allegations raised by the Division.

10. Cahill acknowledges and understands that she has the right to consult an attorney regarding these matters.

11. Cahill stipulates and agrees to waive any 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, her agents, and the Division from all liability and claims arising out of, pertaining to, or relating to this matter.

12. Cahill acknowledges and understands that this Consent Order is an administrative action and will be reported by the Department to other jurisdictions. Cahill further acknowledges and understands that this administrative action should be disclosed on future license applications and renewal applications in this state and in other

jurisdictions, and that it is her responsibility to comply with the reporting requirements of each jurisdiction in which he may be licensed.

13. Cahill agrees that, for five (5) years subsequent to the date of this executed Consent Order, Cahill will voluntarily surrender her license to the Department within thirty (30) days of Cahill's entry of a guilty plea, nolo contendere plea, or finding of guilty or conviction, for a felony, crime involving moral turpitude, or any crime involving dishonesty or a breach of trust, regardless of whether sentence is imposed, suspended, or executed.

14. All signatories to this Consent Order certify by signing that they are fully authorized, in their own capacities, or by the named parties they represent, to accept the terms and provisions of this Consent Order in their entirety, and agree, in their personal or representative capacities, to be bound by the terms of this Consent Order.

CONCLUSIONS OF LAW

15. Section 375.141.1 provides, in relevant part:

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:

....

(6) Having been convicted of a felony or crime involving moral turpitude

16. The facts hereby admitted by Cahill constitute cause to refuse her insurance producer license pursuant to § 375.141.1(6)

17. The Director is authorized to settle this matter and issue consent orders in the

public interest pursuant to sections 374.046, 536.060, and 621.045.

18. The terms set forth in this Consent Order are an appropriate disposition of this matter and issuance of this Consent Order is in the public interest.

ORDER

IT IS THEREFORE ORDERED that the Department will issue a resident individual insurance producer license to Mallory Marie Cahill, subject to the conditions set forth herein:

1. Derek Hinds (“Hinds”), National Producer Number 16103449, agrees to supervise Cahill and ensure her compliance with Missouri’s insurance laws and regulations.

2. Hinds also agrees to supervise Cahill’s compliance with the terms of this Consent Order. In doing so, Hinds agrees to report any violation of the terms of this Consent Order to the Department within five (5) business days of first becoming aware of such violation and shall maintain a system of procedures reasonably designed to detect any failure of Cahill to comply with this Consent Order.

3. If Hinds is no longer willing or able to supervise Cahill or assure Cahill’s compliance with Missouri’s insurance laws and regulations, and this Consent Order, because of a change of employment or for any other reason, Cahill and Hinds shall notify the Department and the parties may seek an amendment of this Consent Order, including, but not limited to, an amendment substituting a supervising producer for Cahill. If Hinds fails to maintain an insurance producer license in good standing, Hinds no longer qualifies as a supervising producer. Cahill is not authorized to engage in the business of insurance

in Missouri if Cahill does not have a qualified supervising producer approved by the Director.

4. Cahill shall respond to all inquiries and consumer complaints forwarded or otherwise communicated to her by the Department or the consumer within five (5) business days of receipt.

5. Cahill shall report in writing all consumer complaints, both written and oral, to the Department within five (5) business days of receipt. If a complaint is not communicated to Cahill by the Department, Cahill shall send a copy of the complaint, and Cahill's response to the consumer, to the Department within five (5) business days of receipt.

6. Cahill shall report to the Department any violation of or failure to comply with Missouri insurance regulations and Missouri insurance laws, including those set forth in Chapters 374 and 375, within five (5) business days of such violation or failure to comply.

7. Cahill shall report to the Department any administrative action taken against Cahill in another jurisdiction or by another governmental agency in this state within five (5) business days after she receives notification of the initiation of such administrative action.

8. Cahill shall report to the Department the following: her first court hearing or appearance in any criminal proceeding, any probation violation, probation revocation, arrest, citation, guilty plea, nolo contendere plea, *Alford* plea, finding of guilt, or conviction concerning a felony or misdemeanor within five (5) business days of such occurrence.

9. The special conditions listed in the preceding eight (8) paragraphs will expire upon the expiration, lapse, termination, revocation, or renewal of Cahill's insurance producer license, whichever comes first.

IT IS FURTHER ORDERED that for five (5) years subsequent to the date of this executed Consent Order, Cahill will voluntarily surrender her license to the Department within thirty (30) days of Cahill's entry of a guilty plea, nolo contendere plea, *Alford* plea, or finding of guilty or conviction, for a felony, crime involving moral turpitude, or any crime involving dishonesty or a breach of trust, regardless of whether sentence is imposed, suspended, or executed.

IT IS FURTHER ORDERED that if Cahill maintains her insurance producer license beyond the term of this Consent Order and complies with the terms of this Consent Order, Cahill may apply to renew her license and the Director shall consider the renewal application in accordance with Chapters 374 and 375, and without regard to her convictions in *State v. Mallory M. Cahill*, Case No. 16BA-CR04464-01 (Boone Cty. Cir. Ct.), *State v. Mallory M. Cahill*, Case No. 17BA-CR00549-01 (Boone Cty. Cir. Ct.), and *State v. Mallory M. Cahill*, Case No. 18BA-CR02098-01 (Boone Cty. Cir. Ct.).

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

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 09th
DAY OF August, 2024.



Chlora Lindley Myers

CHLORA LINDLEY-MYERS,
Director
Missouri Department of Commerce
and Insurance

CONSENT AND WAIVER OF HEARING

The undersigned persons understand and acknowledge that Mallory Marie Cahill has the right to a hearing, but that Mallory Marie Cahill has waived the hearing and agreed to the issuance of this Consent Order.

M. Cahill
Mallory Marie Cahill, Applicant
3512 Interstate 70 Dr SE Suite A
Columbia, MO 65201
Telephone: (573)449-4117

7/31/2024
Date

~~_____
Counsel for Respondent
Missouri Bar
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Address
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:
Telephone
:
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Date

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