



**DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION**

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

In the Matter of:

DONALD W. MORGAN,

Respondent.

Case No. 160629330C

CONSENT ORDER

John M. Huff, Director of the Department of Insurance, Financial Institutions and Professional Registration, takes up the matter above for consideration and disposition. The Consumer Affairs Division, through counsel Stephanie L. Pierce, and Respondent Donald W. Morgan have reached a settlement in this matter and have consented to the issuance of this Consent Order.

1. 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,¹ include supervision, regulation, and discipline of insurance producers authorized to conduct business in the state of Missouri.

2. The Consumer Affairs Division ("Division") of the Department has the duty of conducting investigations into the unfair or unlawful acts of insurance producers and companies

¹ All statutory references are to the 2013 Supplement to the Revised Statutes of Missouri unless otherwise noted.

under the insurance laws of this state and is authorized to initiate actions before the Director to enforce the insurance laws of this state.

3. The Department issued Respondent Donald W. Morgan ("Morgan") a non-resident insurance producer license (No. 0114223) on July 19, 2000. Morgan's license was subsequently renewed and expired on July 19, 2016.

4. On July 20, 2015, the Washington Insurance Commissioner revoked Morgan's resident insurance producer's license, in part for "... [M]isappropriating, or converting [] monies or properties received in the course of doing insurance business." *In the Matter of Donald W. Morgan and Morgan Insurance, LLC*, Washington Office of the Insurance Commissioner, Order No. 15-0171.

5. Morgan never reported the administrative action taken by the Washington Insurance Commissioner to the Director. Morgan's failure to report to the Director the administrative action taken against him in another jurisdiction within thirty days of the final disposition of the matter is a violation of § 375.141.6 and a ground for discipline of Morgan's insurance producer license pursuant to § 375.141.1(2) for violating an insurance law.

6. On April 7, 2016, Division Special Investigator Karen Crutchfield ("Special Investigator Crutchfield") sent an inquiry letter to Morgan requesting information regarding the revocation of Morgan's Washington license. On May 3, 2016, Special Investigator Crutchfield sent a second inquiry letter to Morgan requesting information regarding the revocation of Morgan's Washington license. On May 26, 2016, Special Investigator Crutchfield sent a third inquiry letter to Morgan, again requesting information regarding the revocation of Morgan's Washington license.

7. Morgan received Special Investigator Crutchfield's letters, but failed to respond or demonstrate a reasonable justification for the delay. Morgan's failure to respond to the inquiry letters from the Division is a violation of 20 CSR 100-4.100 and a ground for discipline of Morgan's insurance producer license pursuant to § 375.141.1(2) for violating a regulation of the Director.

8. On October 21, 2016, counsel for the Division provided a written description of the specific conduct for which discipline may be sought and a citation to the law and rule allegedly violated, together with copies of any documents upon which it based the allegations, and the Division's settlement offer, namely, this Consent Order, in accordance with § 621.045.4(1).

9. Morgan admits, acknowledges, and understands that under § 375.141.1(2), the Director may discipline Morgan's non-resident insurance producer license because he violated a rule of the Director, specifically 20 CSR 100-4.100.

10. Morgan admits, acknowledges, and understands that under § 375.141.1(9), the Director may discipline Morgan's non-resident insurance producer because Morgan has had an insurance producer license, or its equivalent, denied, suspended or revoked in another state, province, district or territory. Morgan's insurance producer license was revoked in Washington.

11. Morgan admits, acknowledges, and understands that under § 375.141.1(4) the Director may discipline Morgan's non-resident insurance producer license because he improperly misappropriated or converted money or property received in the course of doing insurance business, as found by the Washington Insurance Commissioner.

12. Morgan acknowledges and understands that he has the right to consult counsel at his own expense.

13. Morgan has been advised that he may, either at the time this Consent Order is signed by all parties, or within fifteen (15) days thereafter, submit this Consent Order to the Administrative Hearing Commission for a determination whether the facts agreed hereby constitute grounds for discipline of Morgan's insurance producer license.

14. Except as provided in paragraph thirteen (13) above, Morgan stipulates and agrees to waive any waivable rights that he may have to a hearing before the Administrative Hearing Commission or the Director and any rights to challenge, contest, or seek judicial review of the terms and conditions of this Consent Order, and forever releases and holds harmless the Department, the Director and his agents, and the Division from all liability and claims arising out of, pertaining to, or relating to this matter.

15. 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

16. The facts admitted by Donald W. Morgan are grounds to discipline Morgan's insurance producer license pursuant to § 375.141.1(2), (4), and (9).

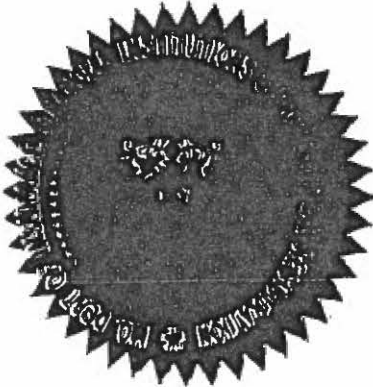
17. The Director may enter orders in the public interest under § 374.046.

18. 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.

ORDER

IT IS ORDERED that Respondent Donald W. Morgan's non-resident insurance producer license (No. 0114223) is hereby REVOKED.

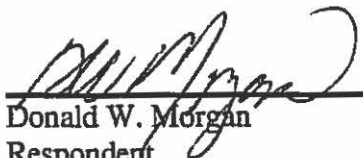
SO ORDERED, SIGNED, AND OFFICIAL SEAL AFFIXED THIS 09 DAY OF March, 2017.



Chlora Lindley Myers
CHLORA LINDLEY-MYERS, Acting Director
Missouri Department of Insurance, Financial
Institutions and Professional Registration

CONSENT AND WAIVER OF HEARING

The undersigned persons understand and acknowledge that Donald W. Morgan has a right to a hearing, but that Donald W. Morgan has waived the hearing and consented to the issuance of this Consent Order.



Donald W. Morgan
Respondent
1180 SW Thornton Road
White Salmon, Washington 98672




Date

NO COUNSEL


Counsel for Donald W. Morgan
Name: _____
Missouri Bar No. _____
Address: _____

Telephone: _____

Date



Stephanie L. Pierce, Missouri Bar #69279
Counsel for Consumer Affairs Division
Department of Insurance, Financial
Institutions and Professional Registration
301 West High Street, Room 530
Jefferson City, Missouri 65101
Telephone: (573) 751-2619
Facsimile: (573) 526-5492



Date