



**DEPARTMENT OF COMMERCE AND INSURANCE**

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

<b>IN RE:</b>	)	
	)	
<b>DARMOND L. EDWARDS,</b>	)	<b>Case No. 1910180983C</b>
	)	
<b>Applicant.</b>	)	

**ORDER REFUSING TO ISSUE  
AN INSURANCE PRODUCER LICENSE**

CHLORA LINDLEY-MYERS, Director of the Missouri Department of Commerce and Insurance (“Director” of the “Department”) takes up the above matter for consideration and disposition. After reviewing the Petition, the Investigative Report, and other relevant documents, the Director issues the following findings of fact, conclusions of law, and order:

**FINDINGS OF FACT**

1. Darmond L. Edwards (“Edwards”) is a Missouri resident with a residential and mailing address of 1673 Emerald Creek Drive, Florissant, Missouri, 63031 and a business address of 11705 Dorsett Road, Suite 200, Maryland Heights, Missouri 63043.
2. On or about July 25, 2019, the Missouri Department of Insurance, Financial Institutions and Professional Registration<sup>1</sup> received Edwards’ electronic application for an insurance producer license (“Application”), along with attachments.
3. Background Information Question Number 1B of the Application asks, in relevant part:

<sup>1</sup> The Department of Insurance, Financial Institution and Professional Registration is the predecessor agency of the Missouri Department of Commerce and Insurance. See Executive Order 19-02.

Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony? You may exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court)[.]

4. Edwards answered “Yes” to Background Information Question 1B on his Application.
5. Edwards attached to his Application court records showing that he was convicted of three felonies in two separate cases:
  - a. On February 17, 2004, Edwards was found guilty upon a plea of guilty to Forgery, a Class C Felony in violation of § 570.090,<sup>2</sup> and Theft/Stealing (Value of Property or Services is \$500 or More but Less than \$25,000), a Class C Felony in violation of § 570.030. *State v. Darmond Edwards*, St. Louis Co. Cir. Ct., Case No. 03CR-4564B. The court suspended imposition of sentence and placed Edwards on five years of supervised probation on each charge, to run concurrent to each other, with various special conditions. *Id.* On December 15, 2005, Edwards’ probation was revoked and he was sentenced to seven years in the Department of Corrections, with execution of the sentence suspended, and five years of supervised probation. *Id.* Edwards was discharged from probation on December 15, 2010. *Id.*
  - b. On October 7, 2005, Edwards was found guilty upon a plea of guilty to Stealing a Motor Vehicle, a Class C Felony, in violation of § 570.030 and was sentenced to seven years in the Missouri Department of Corrections. *State v. Darmond L. Edwards*, St. Louis Co. Cir. Ct., Case No. 04CR-4747. The Court suspended execution of this sentence and placed him on five years of supervised probation, with various special conditions. *Id.*
6. Background Information Question No. 7 asks, “Do you have a child support obligation in arrearage?”
7. Edwards answered “No” to Background Information Question No. 7.
8. The Division’s investigation revealed that, in fact, Edwards has a child support obligation in arrears. Edwards owes \$400.00 per month in child support for one child. *Edwards v. Edwards*, St. Louis City Cir. Ct., Case No. 1222-FC00276. As

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<sup>2</sup> All criminal statutory references are to the Revised Statutes of Missouri in effect at the time of the offense unless otherwise indicated.

of July 15, 2020, according to the Family Support Division, Child Support Enforcement, Edwards owes \$18,940.69 in arrearages in this case. *Id.*

9. It is inferable, and hereby found as fact, that Edwards failed to disclose his child support obligation and arrearages, in the hopes that the Director would view his Application more favorably and issue a license to him.

### CONCLUSIONS OF LAW

10. Section 375.141.1<sup>3</sup> states, 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:

(1) Intentionally providing materially incorrect, misleading, incomplete or untrue information in the license application;

\* \* \*

(3) Obtaining or attempting to obtain a license through material misrepresentation or fraud;

\* \* \*

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

\* \* \*

(13) Failing to comply with an administrative or court order imposing a child support obligation[.]

11. A crime involving “moral turpitude” is a crime involving “an act of baseness, vileness, or depravity in the private and social duties which a man owes to his fellowman or to society in general, contrary to the accepted and customary rule of right and duty between man and man; everything ‘done contrary to justice, honesty, modesty, and good morals’.” *In re Frick*, 694 S.W.2d 473, 479 (Mo. banc 1985).

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<sup>3</sup> All civil statutory references are to RSMo 2016 unless otherwise indicated.

12. The Director may refuse to issue an insurance producer license to Edwards under § 375.141.1(1) because Edwards intentionally provided materially incorrect, misleading, incomplete or untrue information in the license application in that Edwards failed to disclose his child support arrearage of \$18,940.69. *Edwards v. Edwards*, St. Louis City Cir. Ct., Case No. 1222-FC00276.
13. The Director may refuse to issue an insurance producer license to Edwards under § 375.141.1(3) because Edwards obtained or attempted to obtain a license through material misrepresentation or fraud in that Edwards failed to disclose his child support arrearage of \$18,940.69. *Edwards v. Edwards*, St. Louis City Cir. Ct., Case No. 1222-FC00276.
14. The Director may refuse to issue an insurance producer license to Edwards under § 375.141.1(6) because Edwards has been found guilty of three felonies, namely:
  - a. Forgery, a Class C Felony, in violation of § 570.090. *State v. Darmond Edwards*, St. Louis Co. Cir. Ct., Case No. 03CR-4564B.
  - b. Theft/Stealing (Value of Property or Services is \$500 or More but Less than \$25,000), a Class C Felony, in violation of § 570.030. *State v. Darmond Edwards*, St. Louis Co. Cir. Ct., Case No. 03CR-4564B.
  - c. Stealing a Motor Vehicle, a Class C Felony, in violation of § 570.030. *State v. Darmond Edwards*, St. Louis Co. Cir. Ct., Case No. 04CR-4747.
15. Each felony conviction constitutes a separate and sufficient ground for the Director to refuse to issue Edwards a resident insurance producer license under § 375.141.1(6).
16. The Director may refuse to issue an insurance producer license to Edwards under § 375.141.1(6) because Edwards has been convicted of a crime involving moral turpitude. Edwards' convictions of Theft/Stealing (Value of Property or Services is \$500 or More but Less than \$25,000) and Stealing a Motor Vehicle, *State v. Darmond Edwards*, St. Louis Co. Cir. Ct., Case No. 03CR-4564B and *v. Darmond Edwards*, St. Louis Co. Cir. Ct., Case No. 04CR-4747, are crimes of moral turpitude. *See Dir. Of the Dep't of Ins., Fin. Insts. and Prof'l Reg'n v. Bousquet*, No. 12-1771 DI (Mo. Admin. Hrg. Comm'n Mar. 5, 2013) (felony stealing is a crime of moral turpitude). Edwards was also convicted of Forgery. *State v. Darmond Edwards*, St. Louis Co. Cir. Ct., Case No. 03CR-4564B. Forgery is a crime of moral turpitude because it involves fraud and dishonesty. *State Board of Nursing v. Williams*, No. 08-0463 BN (Mo. Admin. Hrg. Comm'n Oct. 21, 2008); *State Board of Nursing v. Dann*, No. 09-0472 BN (Mo. Admin. Hrg. Comm'n Sept. 14, 2009).

17. Each conviction for a crime of moral turpitude constitutes a separate and sufficient ground for the Director to refuse to issue Edwards a resident insurance producer license under § 375.141.1(6).
18. The Director may refuse to issue an insurance producer license to Edwards under § 375.141.1(13), because Edwards has failed to comply with an administrative or court order imposing a child support obligation. Edwards was ordered to pay \$400.00 per month in child support as part of his divorce. *Edwards v. Edwards*, St. Louis City Cir. Ct., Case No. 1222-FC00276. He has not done so, resulting in \$18,940.69 in arrearages as of July 15, 2020. *Id.*
19. The Director has considered Edwards' history and all the circumstances surrounding Edwards' Application. Issuing an insurance producer license to Edwards would not be in the interest of the public. Accordingly, the Director exercises her discretion to refuse to issue Edwards a resident insurance producer license.
20. This Order is in the public interest.

**ORDER**

**IT IS THEREFORE ORDERED** that the insurance producer license Application of **Darmond L. Edwards** is hereby **REFUSED**.

**SO ORDERED. WITNESS MY HAND THIS** 23<sup>rd</sup> **DAY OF**  
December, 2020.



*Chlora Lindley-Myers*  
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**CHLORA LINDLEY-MYERS**  
**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.

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**CERTIFICATE OF SERVICE**

I hereby certify that on this 29<sup>th</sup> day of December 2020, a copy of the foregoing Order and Notice was served upon the Applicant in this matter by United Parcel Service, with signature required, at the following addresses:

Darmond L. Edwards  
1673 Emerald Creek Drive  
Florissant, MO 63031

Tracking No. 1Z0R15W8A899030251



Kim Landers  
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and Insurance  
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