



**State of Missouri**

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND  
PROFESSIONAL REGISTRATION

IN RE:

JOHN RUCKER, III,

Applicant.

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Case No. 206949

**ORDER REFUSING TO ISSUE MOTOR VEHICLE  
EXTENDED SERVICE CONTRACT PRODUCER LICENSE**

On April 29, 2014, the Consumer Affairs Division submitted a Petition to the Director alleging cause for refusing to issue a motor vehicle extended service contract (MVESC) producer license to John Rucker, III. After reviewing the Petition, the Investigative Report, and the entirety of the file, the Director issues the following findings of fact, conclusions of law, and order:

**FINDINGS OF FACT**

1. John Rucker, III ("Rucker") is a Missouri resident with a residential address of record of 2624 Eltarose Drive, St. Louis, Missouri, 63136.
2. On September 26, 2013, the Department of Insurance, Financial Institutions and Professional Registration ("Department") received Rucker's Application for Motor Vehicle Extended Service Contract Producer License ("Application").
3. Background Question No. 4 of the Application asked the following:  
  
Have you been notified by any jurisdiction to which you are applying of any delinquent tax obligation that is not the subject of a repayment agreement?  
  
If you answer yes, identify the jurisdiction(s): \_\_\_\_\_
4. Rucker marked "No" to Background Question No. 4.
5. Rucker did not disclose any delinquent tax obligation in his Application.
6. The Consumer Affairs Division's investigation revealed information indicating that Rucker owed a delinquent tax obligation, of which he had been notified:

- a. On January 11, 2010, the Director of the Missouri Department of Revenue filed a Certificate of Tax Lien – Individual Income Tax in the Jefferson County Circuit Court, certifying that Rucker owed \$12,408.91 in delinquent taxes, interest and fees, which, upon filing, became the judgment of the court under § 143.902. The judgment remains unsatisfied.<sup>1</sup>
7. On October 1, 2013, Consumer Affairs Division investigator Andrew Engler mailed an inquiry letter to Rucker requesting information about the current status of his Missouri state tax lien and a copy of any repayment schedule.
8. Engler mailed the October 1, 2013 letter by first class mail to Rucker's address of record, with sufficient postage attached.
9. The October 1, 2013 letter was not returned as undeliverable.
10. On October 21, 2013, Engler mailed a second letter to Rucker, extending the deadline for Rucker to respond to the October 1, 2013 letter until November 1, 2013.
11. Engler mailed the October 21, 2013 letter by first class mail to Rucker's address of record, with sufficient postage attached.
12. The October 21, 2013 letter was not returned as undeliverable.
13. Rucker never responded to the October 1, 2013 letter, even with the deadline for response extended by the October 21, 2013 letter, and has not demonstrated any justification for his failure to respond.
14. On December 5, 2013, the Missouri Department of Revenue provided an affidavit showing that, as of that date, Rucker owed \$2,709.62 in delinquent Missouri state income taxes, with interest updated to December 31, 2013.

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<sup>1</sup> *Department of Revenue v. John Rucker et al.*, St. Louis Co. Cir. Ct., No. 10SL-MC00273.

## CONCLUSIONS OF LAW

15. Section 385.209 RSMo, Supp. 2013, provides, in part:

1. The director may suspend, revoke, refuse to issue, or refuse to renew a registration or license under sections 385.200 to 385.220 for any of the following causes, if the applicant or licensee or the applicant's or licensee's subsidiaries or affiliated entities acting on behalf of the applicant or licensee in connection with the applicant's or licensee's motor vehicle extended service contract program has:

\* \* \*

(2) Violated any provision in sections 385.200 to 385.220, or violated any rule, subpoena, or order of the director;

\* \* \*

(13) Failed to comply with any administrative or court order directing payment of state or federal income tax[.]

16. Regulation 20 CSR 100-4.100(2) states:

(2) Except as required under subsection (2)(B)—

(A) Upon receipt of any inquiry from the division, every person shall mail to the division an adequate response to the inquiry within twenty (20) days from the date the division mails the inquiry. An envelope's postmark shall determine the date of mailing. When the requested response is not produced by the person within twenty (20) days, this nonproduction shall be deemed a violation of this rule, unless the person can demonstrate that there is reasonable justification for that delay.

(B) This rule shall not apply to any other statute or regulation which requires a different time period for a person to respond to an inquiry by the department. If another statute or regulation requires a shorter response time, the shorter response time shall be met. This regulation operates only in the absence of any other applicable laws.

17. Just as the principal purpose of § 375.141, the insurance producer disciplinary statute, is not to punish licensees or applicants, but to protect the public, *Ballew v. Ainsworth*, 670 S.W.2d 94, 100 (Mo. App. E.D. 1984), the purpose of § 385.209 is not to punish applicants for a motor vehicle extended service contract producer license, but to protect the public.

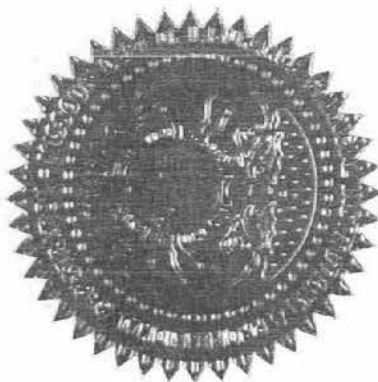
18. The Director may refuse to issue Rucker an MVESC producer license pursuant to § 385.209.1(13) because Rucker failed to comply with an administrative and court order directing payment of state income tax. The Certificate of Tax Lien – Individual Income Tax, filed on January 11, 2010, by the Director of Revenue in *Department of Revenue v. John Rucker et al.*, St. Louis Co. Cir. Ct., No. 10SL-MC00273, which became the judgment of the court upon its filing, remains unsatisfied.
19. The Director also may refuse to issue Rucker an MVESC producer license under § 385.209.1(2) because Rucker violated a rule of the Director, in that Rucker failed to respond to a written inquiry from the Consumer Affairs Division—on October 1, 2013, with the deadline for response extended by an October 21, 2013 letter—without demonstrating reasonable justification for his failure to respond, thereby violating regulation 20 CSR 100-4.100(2), which is a rule of the Director.
20. The Director has considered Rucker’s history and all of the circumstances surrounding Rucker’s Application. Granting Rucker an MVESC producer license would not be in the interest of the public. Accordingly, the Director exercises his discretion and refuses to issue an MVESC producer license to Rucker.
21. This order is in the public interest.

**ORDER**

**IT IS THEREFORE ORDERED** that the motor vehicle extended service contract producer license application of **John Rucker, III** is hereby **REFUSED**.

**SO ORDERED.**

WITNESS MY HAND THIS 2<sup>ND</sup> DAY OF MAY, 2014.



  
JOHN M. HUFF  
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.

CERTIFICATE OF SERVICE

I hereby certify that on this 2<sup>nd</sup> day of May, 2014, a copy of the foregoing Order and Notice was served upon the applicant in this matter by certified mail at the following address:

John Rucker, III  
2624 Eltarose Drive  
St. Louis, Missouri 63136

Certified No. 7009 3410 0001 9254 7745

  
Angie Gross

Investigations Section  
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Institutions and Professional Registration  
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