



DEPARTMENT OF COMMERCE AND INSURANCE

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

IN RE:

ARTHUR DWIGHT KNIGHT,
Applicant.

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Case No. 1909250969C

**ORDER REFUSING TO ISSUE A RESIDENT
INSURANCE PRODUCER LICENSE**

CHLORA LINDLEY-MYERS, Director of the Missouri Department of Commerce and Insurance (“Department”), takes up the above matter for consideration and disposition. 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. Arthur D. Knight (“Knight”) is a Missouri resident with a residential and mailing address of 1824 Beagle Court, Liberty, Missouri 64068.
2. On June 11, 2019, the Department of Insurance, Financial Institutions and Professional Registration¹ received Knight’s Application for a Resident Insurance Producer License/Registration (“Application”), along with attachments.
3. 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?”

¹ The Department of Insurance, Financial Institutions and Professional Registration is the predecessor agency of the Department of Commerce and Insurance. See Executive Order 19-02.

4. Knight answered “Yes” to Background Information Question 1b. He provided a letter of explanation regarding his criminal history and court documents showing that he was previously convicted of two felonies, as follows:
 - a. On November 25, 2003, Knight pled guilty to Conspiracy to Receive, Possess, Conceal or Dispose of Certain Stolen Securities, in violation of United States Code Title 18, §§ 371 and 2315. *United States of America v. Arthur D. Knight*, U.S. Dist. Ct., East. Dist. of Virginia, 4:03CR00116-001. Also on November 25, 2003, Knight pled guilty to Bank Fraud, in violation of United States Code Title 18, § 1344. *Id.* On March 8, 2004, Knight was sentenced to eighteen months imprisonment on each charge, sentences to run concurrently, with five years of supervised probation to follow upon release from custody. *Id.* He was also ordered to pay \$31,000.00 in restitution as a special condition of his sentencing. *Id.* Knight was released from probation on July 28, 2010. *Id.*

CONCLUSIONS OF LAW

5. Section 375.141.1, RSMo (2016)² 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:

* * *

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

6. The Director may refuse to issue a resident insurance producer license to Knight under §375.141.1(6) because Knight was convicted upon a plea of guilty of two felonies, namely:

Conspiracy to Receive, Possess, Conceal or Dispose of Certain Stolen Securities, in violation of United States Code Title 18, §§ 371 and 2315, and Bank Fraud, in violation of United States Code Title 18, § 1344. *United States of America v. Arthur D. Knight*, U.S. Dist. Ct., East. Dist. of Virginia, 4:03CR00116-001.
7. Each felony conviction constitutes a separate and sufficient ground for the Director to refuse to issue Knight a resident insurance producer license under §375.141.1(6).
8. The Director may refuse to issue an insurance producer license to Knight under §375.141.1(6) because Knight has been convicted of a crime involving moral turpitude. Knight was convicted of Bank Fraud. *United States of America v. Arthur D. Knight*, U.S. Dist. Ct., East. Dist. of Virginia, 4:03CR00116-001. Fraud is a crime of moral turpitude because it involves dishonesty. *State Board of Nursing v. Williams*, No. 08-0463 BN (Mo.

² All civil statutory references are to the Revised Statutes of Missouri (2016) unless otherwise indicated.

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).

9. The Director may refuse to issue an insurance producer license to Knight under §375.141.1(6) because Knight has been convicted of a crime involving moral turpitude. Knight was convicted of Conspiracy to Receive, Possess, Conceal or Dispose of Certain Stolen Securities. *United States of America v. Arthur D. Knight*, U.S. Dist. Ct., East. Dist. of Virginia, 4:03CR00116-001. Conspiracy to Receive, Possess, Conceal or Dispose of Certain Stolen Securities is a crime of moral turpitude because it involves stealing 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).
10. The Director has considered Knight's history and all of the circumstances surrounding Knight's Application and exercises her discretion to refuse to issue Knight a resident insurance producer license.
11. This Order is in the public interest.


ORDER

IT IS THEREFORE ORDERED that the resident insurance producer license application of **ARTHUR DWIGHT KNIGHT** is hereby **REFUSED**.

SO ORDERED.

WITNESS MY HAND THIS 15th DAY OF MARCH, 2022.




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 18th day of March, 2022, a copy of the foregoing Order and Notice was served upon the Applicant in this matter by UPS, signature required, at the following address:

Arthur D. Knight
1824 Beagle Court
Liberty, Missouri 64068

Tracking No. 1Z0R15W8A892142643



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