



## DEPARTMENT OF COMMERCE AND INSURANCE

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

IN RE:

STEVEN M. LATHROP,

Applicant.

Case No. 1908300946C

### ORDER REFUSING TO RENEW INSURANCE PRODUCER LICENSE

CHOLORA LINDLEY-MYERS, Director of the Missouri Department of Commerce and Insurance (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. Steven M. Lathrop ("Lathrop") is a Missouri resident with a mailing address of 222 SW Chartwell Cir., Lee's Summit, MO 64082.
2. On July 6, 2017, the Director of the Department of Insurance, Financial Institutions and Professional Registration ("DIFP")<sup>1</sup> issued Lathrop an individual resident insurance producer license (License No. 8060979). Lathrop's insurance producer license expired on July 6, 2019.
3. On July 10, 2019, DIFP received Lathrop's untimely individual resident insurance producer license renewal application ("Application").
4. An investigation conducted by the Consumer Affairs Division ("Division") of DIFP revealed that on April 18, 2019, Lathrop pled guilty to Stealing - \$25,000 or more, a Class C Felony, in violation of § 570.030, RSMo. *State v. Steven M. Lathrop*, Jackson County

<sup>1</sup> 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.

Cir. Ct., Case No. 1716-CR03691. The Court ordered that imposition of sentence be suspended and placed Lathrop on probation for three years with special conditions. *Id.*

5. Per the indictment, “on or between January 1, 2017 and May 31, 2017, in the County of Jackson, State of Missouri, [Lathrop] appropriated U.S. currency of a value of at least twenty-five thousand dollars, which property was in the possession of Master File Legal Support Services, and [Lathrop] appropriated such property without the consent of Master File Legal Support Services and with the purpose to deprive Master File Legal Support Services thereof.” *Id.*
6. During the period of time Lathrop stole money from Master File Legal Support Services (“Master File”), he was an employee of the company.

### CONCLUSIONS OF LAW

7. Section 375.141.1, RSMo (2016),<sup>2</sup> states, in 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:

\* \* \*

(8) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial responsibility in the conduct of business in this state or elsewhere [.]

8. “A guilty plea is an admission to the facts in the indictment or information.” *Thurman v. State*, 263 S.W.3d 744, 752 (Mo. Ct. App. E.D. 2008).
9. Lathrop may be refused a renewal of his insurance producer license under § 375.141.1(8) because he demonstrated untrustworthiness in the conduct of business. On April 18, 2019, Lathrop pled guilty to Stealing - \$25,000 or more, a Class C Felony, in violation of § 570.030, RSMo. *State v. Steven M. Lathrop*, Jackson County Cir. Ct., Case No. 1716-CR03691. Per the indictment, “on or between January 1, 2017 and May 31, 2017, in the County of Jackson, State of Missouri, [Lathrop] appropriated U.S. currency of a value of at least twenty-five thousand dollars, which property was in the possession of Master File Legal Support Services, and [Lathrop] appropriated such property without the consent of Master File Legal Support Services and with the purpose to deprive Master File Legal Support Services thereof.” *Id.* Thus, Lathrop demonstrated untrustworthiness in the conduct of business when he stole at least \$25,000.00 from Master File while employed by the company.

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

10. The Director has considered Lathrop's history and all of the circumstances surrounding Lathrop's application, and exercises her discretion to refuse to renew Lathrop's insurance producer license.
11. This Order is in the public interest.

**ORDER**

**IT IS THEREFORE ORDERED** that the insurance producer license application of **Steven M. Lathrop** is hereby **REFUSED**.

**SO ORDERED.**

WITNESS MY HAND THIS 24<sup>th</sup> DAY OF October, 2019.



*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 24th day of October, 2019, a copy of the foregoing Order and Notice was served upon the applicant in this matter by UPS, signature required service, at the following address:

Steven M. Lathrop  
222 SW Chartwell Cir.,  
Lee's Summit, MO 64082

No. 1ZE63A294298817854

A handwritten signature in blue ink that reads "Kathryn Latimer". The signature is written in a cursive style and is positioned above a horizontal line.

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