



In re: )  
 )  
 VAUGHAN CHARLES MORRILL, ) DCI No. 2109011103H  
 )  
 Respondent. ) AHC No. 20-3095  
 )

**FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER OF DISCIPLINE**

Based on the competent and substantial evidence on the whole record, I, Chlora-Lindley-Myers, Director of the Missouri Department of Commerce and Insurance, hereby issue the following Findings of Fact, Conclusions of Law and Order of Discipline:

**FINDINGS OF FACT**

1. Chlora Lindley-Myers is the duly appointed Director of the Department (“Director” of the “Department”) whose duties, pursuant to Chapters 374 and 375<sup>1</sup> include the supervision, regulation, and discipline of insurance producers in Missouri. *See generally, Chapters 374 and 375.*

2. Vaughn Charles Morrill (“Morrill”) holds a resident insurance producer license.

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<sup>1</sup> All citations are to the Revised Statutes of Missouri 2016 unless otherwise noted.

3. On December 10, 2020, the Director filed a Complaint with the Administrative Hearing Commission (“Commission”) under § 621.045 seeking a finding by the Commission that the Director had cause, pursuant to § 375.141.1(2) and (6), to discipline Morrill’s insurance producer license.

4. The Commission served Morrill with a copy of the Complaint and its Notice of Hearing. On January 11, 2021, Morrill, through counsel, filed an Answer to the Complaint.

5. On April 1, 2021, following discovery, the Director filed her Motion for Partial Summary Decision, arguing that the Director had cause to discipline Morrill’s license pursuant to § 375.141.1(6). On April 28, 2021, Morrill responded to the Motion through counsel. On July 6, 2021, the Commission entered its Order granting the Director’s Motion for Partial Summary Decision and finding that the Director had cause to discipline Morrill’s insurance producer license pursuant to § 375.141.1(6). *Director of Dep’t of Commerce and Ins. v. Vaughn Charles Morrill*, Case No. 20-3095 (Mo. Admin. Hrg. Comm’n July 6, 2021).

6. On July 16, 2021, the Director dismissed the remaining counts (Counts I and V) of her Complaint.

7. On July 19, 2021, the Commission issued its Decision, dismissing Counts I and V of the Complaint and incorporating its July 6, 2021, Order by reference into the Decision. *Id.*

8. In its Decision, the Commission found the following facts:

a. On January 18, 2018, Morrill pled guilty to “Resisting Public Officer with

use of a Dangerous Weapon,” a Category D Felony, in violation of Nevada Revised Statutes (N.R.S.) § 199.280 and “Break, Injure or Tamper with Motor Vehicle,” a Category C Felony in violation of N.R.S. §§ 205.274 and 193.155, based upon events occurring on October 11, 2017. *Id.*

- b. On March 16, 2018, the Court convicted Morrill of both felonies and sentenced him to 34 months in prison for resisting arrest and 36 months in prison for injuring a motor vehicle, to be served concurrently. *Id.* The Court also ordered Morrill to pay \$3,941.57 in restitution. *Id.*
- c. During Morrill’s October 11, 2017 crimes, Morrill was armed with a pellet gun. *Id.*

9. On August 30, 2021, the Commission certified the record of its proceeding to the Director pursuant to § 621.110.

10. On September 2, 2021, the Director issued a Notice of Hearing setting the matter for a hearing on what discipline, if any, to impose on Morrill (Transcript, Disciplinary Hearing 3) (“Tr.”). On September 3, 2021, the Department sent a Notice of Hearing to Morrill’s counsel of record before the Commission.

11. On October 13, 2021, the Director, through her Hearing Officer Cheryl C. Nield (“Hearing Officer”), held a Disciplinary Hearing to determine the appropriate disciplinary action, if any, to be taken against Morrill’s insurance producer license (Tr. 3). Morrill did not appear at the hearing, and no one appeared on his behalf (Tr. 3). Legal Counsel Shelley A. Woods appeared on behalf of the Division, and Karen Crutchfield, Special Investigator for the Division, testified (Tr. 3, 7).

12. During the hearing, the Hearing Officer took official notice of the Commission's Certified Record and entered it into the record in the disciplinary hearing (Tr. 6-7, Exhibit A). The Hearing Officer also took official notice of the Notice of Hearing sent to counsel for Morrill via United Parcel Service, and the notification of service provided by United Parcel Service confirming that Morrill's counsel received the Notice of Hearing (Tr. 7, Exhibits B, C, and D).

13. At the close of the hearing, based on the evidence offered and entered into the record, counsel for the Division requested that the Director enter her Order revoking Morrill's insurance producer license (Tr. 10-11).

### CONCLUSIONS OF LAW

14. Section 621.110 outlines the procedure after the Commission finds cause to discipline a license. That statute provides, in relevant part:

Upon a finding in any cause charged by the complaint for which the license may be suspended or revoked as provided in the statutes and regulations relating to the profession or vocation of the licensee . . . the commission shall deliver or transmit by mail to the agency which issued the license the record and a transcript of the proceedings before the commission together with the commission's findings of fact and conclusions of law. The commission may make recommendations as to appropriate disciplinary action but any such recommendations shall not be binding upon the agency. . . . Within thirty days after receipt of the record of the proceedings before the commission and the findings of fact, conclusions of law, and recommendations, if any, of the commission, the agency shall set the matter for hearing upon the issue of appropriate disciplinary action and shall notify the licensee of the time and place of the hearing[.] . . . The licensee may appear at said hearing and be represented by counsel. The agency may receive evidence relevant to said issue from the licensee or any other source. After such hearing the agency may order any disciplinary measure it deems appropriate and which is authorized by law[.]

15. Where an agency seeks to discipline a license, the Commission “finds the predicate facts as to whether cause exists” for the discipline, and then the agency “exercises final decisionmaking authority concerning the discipline to be imposed.” *State Board of Reg’n for the Healing Arts v. Trueblood*, 368 S.W.3d 259, 267-68 (Mo. App. W.D. 2012) (citing § 621.110).

16. Section 374.051.2, relating to a proceeding to revoke or suspend a license, states, in relevant part:

If a proceeding is instituted to revoke or suspend a license of any person under sections 374.755, 374.787, and 375.141, the director shall refer the matter to the administrative hearing commission by directing the filing of a complaint. The administrative hearing commission shall conduct hearings and make findings of fact and conclusions of law in such cases. The director shall have the burden of proving cause for discipline. If cause is found, the administrative hearing commission shall submit its findings of fact and conclusions of law to the director, who may determine appropriate discipline.

17. The Director has discretion to discipline Morrill’s insurance producer license, including the discretion to revoke such license. §§ 374.051.2, 375.141, and 621.110.

18. The principal purpose of § 375.141 is not to punish licensees, but to protect the public. *Ballew v. Ainsworth*, 670 S.W.2d 94, 100 (Mo. App. E.D. 1984).

19. Section 375.141.1 provides, in relevant part, as follows:

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[.]

20. Section 621.110 authorizes the Department to receive evidence relevant to the appropriate disciplinary action, from Morrill or any other source, including the Division.

21. Based on the Commission's finding of cause for discipline and the nature and severity of the aforementioned conduct, the revocation of Morrill's insurance producer license pursuant to § 375.141.1(6) is appropriate.

22. This Order is in the public interest.

**ORDER**

Based on the foregoing findings and conclusions, the insurance producer license of Vaughan Charles Morrill (License No. 8352284) is hereby **REVOKED**.

**SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS** 17<sup>th</sup> **DAY**  
**OF** August, 2022.



*Chlora Lindley Myers*  
Chlora Lindley-Myers, Director  
Missouri Department of  
Commerce and Insurance

**CERTIFICATE OF SERVICE**

I hereby certify that on this 18th day of August, 2022, a copy of the foregoing findings of Fact, Conclusions of Law and Order of Discipline was served via UPS, with signature required, and via first class mail, postage prepaid, to the following:

Vaughan Charles Morrill      Tracking No. 1Z0R15W84294016268  
1764 Rosearbor Dr.  
Saint Louis, MO 63146-4725

and via hand delivery to:

Shelley A. Woods  
Counsel for the Consumer Affairs Division  
Missouri Department of Commerce and Insurance



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