



**State of Missouri**

**DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND  
PROFESSIONAL REGISTRATION**

IN THE MATTER OF:	)	
	)	
Ronnie C. Woods,	)	Case No. 10-1129710C
	)	Tracking No. 115532
Applicant.	)	
	)	
Serve at:	)	
	)	
16741 Teal Drive	)	
Stark City, MO 64866	)	

**ORDER REFUSING TO ISSUE INSURANCE PRODUCER LICENSE**

On September 29, 2011, Andy Heitmann, Enforcement Counsel and Counsel to the Consumer Affairs Division, submitted a Petition to the Director alleging cause for refusing to issue an insurance producer license to Ronnie C. Woods. 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 summary order:

**FINDINGS OF FACT**

1. Ronnie C. Woods ("Woods") is an individual residing in Missouri, with a mailing address of record of 16741 Teal Drive, Stark City, Missouri, 64866.
2. On or about October 5, 2010, the Department of Insurance, Financial Institutions and Professional Registration ("Department") received an electronic Uniform Application for Individual Producer License submitted by Woods (the "Application").
3. In the section of the Application headed "Background Questions," Background Question # 7 asks "Do you have a child support obligation in arrearage?"
4. Woods answered "Yes" to Background Question # 7 and further indicated that he

was 24 months in arrearage and was subject to a repayment agreement.

5. On or about October 6, 2010, Woods faxed a written explanation of his answers to Background Question # 7, stating:

- a. He was 6 ½ years behind on support payments, rather than 24 months;
- b. He “[hadn’t] been working in construction enough to make payments.”
- c. He was making arrangements to pay 1 ½ times the monthly amount due;
- d. He had spoken to his ex-wife about the situation and he wasn’t subject to any subpoenas or warrants;
- e. There had been no petitions, complaints, lawsuits, arbitration or mediation proceedings concerning the arrearages.

6. On or about October 19, 2010, Karen Crutchfield, an investigator for the Department’s Division of Consumer Affairs, sent a letter to Woods at his address of record, requesting an updated payment history schedule showing Woods’s child support obligations and payment history for the previous two years.

7. The October 19, 2010 letter was not returned as undeliverable.

8. Woods failed to respond to the October 19, 2010 letter within 20 days and failed to demonstrate a reasonable justification for his failure to respond.

9. Having received no response to the October 19, 2010 letter, Crutchfield sent Woods a second letter on November 15, 2010, repeating her request for the payment history schedule.

10. On or about November 17, 2010, Woods faxed uncertified records of the Circuit Court of McDonald County, Missouri, showing what appeared to be Woods’s child support payment history from July 2000 to November 2010.

11. The payment history showed:
  - a. Total arrears of \$33,387.25;
  - b. The most recent payment made by Woods was in May of 2004.
12. On or about July 15, 2004, the Circuit Court of McDonald County, Missouri, entered its Judgment and Order Regarding Child Support in case number CV199-334DR, in which Woods was ordered to pay \$400 per month in child support.
13. Between July 2004 and at least November 2010, Woods failed to make any of the child support payments ordered by the Circuit Court of McDonald County.

#### CONCLUSIONS OF LAW

14. Section 375.141.1, RSMo Supp. 2010, provides, 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:

\* \* \*

(2) Violating any insurance laws, or violating any regulation, subpoena or order of the director or of another insurance commissioner in any other state;

\* \* \*

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

15. Title 20 CSR 100-4.100(2)(A) Required Response to Inquiries by the Consumer Affairs Division, provides:

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.

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

17. Woods may be refused an insurance producer license pursuant to § 375.141.1(2), RSMo Supp. 2010, because by failing to respond within 20 days to an inquiry by the Department's Consumer Affairs Division, Woods violated regulation 20 CSR 100-4.100(2)(A).

18. Woods may be refused an insurance producer license pursuant to § 375.141.1(13), RSMo Supp. 2010, because Woods failed to comply with a court order imposing a child support obligation. Woods's failure to comply with the court order was repeated and ongoing for over six years, resulting in at least 77 failures to comply with the court order.

19. Issuing Woods an insurance producer license would not be in the public interest.

20. For the reasons given above, the Director has considered Woods's history and all of the circumstances surrounding Woods's Application and exercises his discretion in summarily refusing to issue Woods an insurance producer license.


**ORDER**

IT IS THEREFORE ORDERED that the insurance producer license of Ronnie C. Woods is hereby summarily REFUSED.

SO ORDERED.

WITNESS MY HAND THIS 11<sup>TH</sup> DAY OF OCTOBER, 2011.



  
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, P.O. Box 1557, Jefferson City, Missouri within 30 days after the mailing of this notice pursuant to § 621.120, RSMo. Under 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 14<sup>th</sup> day of October, 2011, a duplicate original of the foregoing Order and Notice was served upon the Applicant in this matter by certified priority mail No. 7007-3020-0003-1572-4582

Ronnie C. Woods  
16741 Teal Drive  
Stark City, MO 64866



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PO Box 690  
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