

DEPARTMENT OF COMMERCE AND INSURANCE

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

In the Matter of:

GEOFFREY BRADY,

Applicant.

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Case No. 2409060605C

ORDER REFUSING TO RENEW INSURANCE PRODUCER LICENSE

CHLORA LINDLEY-MYERS, Director of the Missouri Department of Commerce and Insurance (the “Director” of the “Department”), takes up the above matter for consideration and disposition. After reviewing the Petition, the Investigative Report, and the entirety of the Petition file, the Director issues the following findings of fact, conclusions of law, and order:

FINDINGS OF FACT

1. Geoffrey Brady (“Brady”) is a Missouri resident with a business address of 13655 Riverport Drive, Maryland Heights, MO 63043, and a mailing address of 3528 Truman Terrace Drive, St. Charles, MO 63301.
2. The Department licensed Brady as an insurance producer on September 29, 2021. He allowed his license to expire on August 5, 2024.
3. On August 19, 2024, the Department received Brady’s application to renew his resident insurance producer license (“Application”).
4. On and with the Application, Brady reported two felony convictions. On February 22, 2024, Brady pleaded guilty to the Class E Felony of Driving while Intoxicated

– Persistent, in violation of section 577.010 RSMo¹ in *State v. Geoffrey Grant Brady*, St. Charles Cty. Cir. Ct., Case No. 2311-CR002887-01. Also on February 22, 2024, Brady pleaded guilty to the Class E Felony of Driving while Intoxicated – Persistent, in violation of section 577.010 in *State v. Geoffrey Grant Brady*, St. Charles Cty. Cir. Ct., Case No. 2311-CR03470-01.

5. In both criminal cases cited above, the court, on February 22, 2024, sentenced Brady to four years' incarceration in the Missouri Department of Corrections, suspended execution of sentence, and placed Brady on five years' supervised probation. *State v. Geoffrey Grant Brady*, St. Charles Cty. Cir. Ct., Case No. 2311-CR002887-01; *State v. Geoffrey Grant Brady*, St. Charles Cty. Cir. Ct., Case No. 2311-CR03470-01. Brady remains on probation as of the date of this Order. *Id.*
6. Brady did not report to the Director his criminal prosecution for a felony in *State v. Geoffrey Grant Brady*, St. Charles Cty. Cir. Ct., Case No. 2311-CR002887-01 within 30 days of the initial pretrial hearing date.
7. Brady also did not report to the Director his criminal prosecution for a felony in *State v. Geoffrey Grant Brady*, St. Charles Cty. Cir. Ct., Case No. 2311-CR03470-01 within 30 days of the initial pretrial hearing date.

CONCLUSIONS OF LAW

8. Section 375.018.4 RSMo Supp. 2023² states, in relevant part:

An individual insurance producer who allows his or her license to expire may, within twelve months from the due date of the renewal fee, reinstate the same license without the necessity of passing a written examination. . . . Nothing in this subsection shall require the director to relicense any insurance producer determined to have violated the provisions of section 375.141.

9. Section 375.141 states, in relevant part:

1. 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:

* * *

¹ All criminal statutory citations are to that version of the Revised Statutes of Missouri in effect at the time of the commission of the crime.

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

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

* * *

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

* * *

7. Within thirty days of the initial pretrial hearing date, a producer shall report to the director any criminal prosecution for a felony or a crime involving moral turpitude of the producer taken in any jurisdiction. The report shall include a copy of the indictment or information filed, the order resulting from the hearing and any other relevant legal documents.

10. The Director may refuse to renew Brady's insurance producer license pursuant to sections 375.018.4 RSMo Supp. 2023 and 375.141.1(2) because Brady violated an insurance law. Brady violated an insurance law, section 375.141.7, twice. He violated section 375.141.7 by not reporting to the Director the criminal prosecution for the felony in *State v. Geoffrey Grant Brady*, St. Charles Cty. Cir. Ct., Case No. 2311-CR002887-01 within 30 days of the initial pretrial hearing date. Brady also violated section 375.141.7 by not reporting to the Director the criminal prosecution for the felony in *State v. Geoffrey Grant Brady*, St. Charles Cty. Cir. Ct., Case No. 2311-CR03470-01 within 30 days of the initial pretrial hearing date.
11. The Director may also refuse to renew Brady's insurance producer license pursuant to sections 375.018.4 RSMo Supp. 2023 and 375.141.1(6) because Brady has been convicted of a felony. Brady has been convicted of two felonies. Brady was convicted of the Class E Felony of Driving while Intoxicated – Persistent, in violation of section 577.010 in *State v. Geoffrey Grant Brady*, St. Charles Cty. Cir. Ct., Case No. 2311-CR002887-01. Brady also was convicted of the Class E Felony of Driving while Intoxicated – Persistent, in violation of section 577.010 in *State v. Geoffrey Grant Brady*, St. Charles Cty. Cir. Ct., Case No. 2311-CR03470-01.
12. The above-described instances are each separate and sufficient grounds upon which the Director may refuse to renew Brady's insurance producer license.
13. The Director has considered Brady's history and all the circumstances surrounding Brady's application. Giving Brady a license would not be in the interest of the

public. The Director exercises her discretion to refuse to renew Brady's insurance producer license.

14. This Order is in the public interest.

ORDER

IT IS THEREFORE ORDERED that the Application to renew the insurance producer license of **Geoffrey Brady** is hereby **REFUSED**.

SO ORDERED.

WITNESS MY HAND THIS 10th DAY OF December, 2024.



Chlora Lindley-Myers

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.

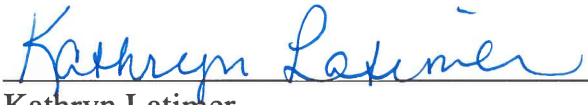
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CERTIFICATE OF SERVICE

I hereby certify that on this 11th day of December, 2024, a copy of the foregoing Order and Notice was served upon the Applicant in this matter by UPS, signature required, at the following address:

Geoffrey Brady
3528 Truman Terrace Drive
St. Charles, MO 63301

Tracking No. 1Z0R15W84296979215



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