

DEPARTMENT OF COMMERCE AND INSURANCE

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

IN RE:)
)
LARISA KUZNETSOVA,) Case No. 2311220871C
)
Applicant.)

**ORDER REFUSING TO ISSUE
AN INSURANCE PRODUCER LICENSE**

CHLORA LINDLEY-MYERS, Director of the Missouri Department of Commerce and Insurance (“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 file, the Director issues the following findings of fact, conclusions of law, and order:

FINDINGS OF FACT

1. Larisa Kuznetsova (“Kuznetsova”) is a Missouri resident, whose residential address is 4201 Forum Boulevard, Columbia, Missouri 65203, and whose business and mailing address is 1817 West Broadway, Columbia, Missouri 65218.
2. On September 28, 2023, the Department received Kuznetsova’s application for a resident insurance producer license (“Application”).
3. Background Question Number 1A of the Application asks, in relevant part:

Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor?

4. Kuznetsova answered “No” to Background Question Number 1A regarding misdemeanors on her Application.

5. Background Question Number 1B of 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?

6. Kuznetsova answered “Yes” to Background Question Number 1B regarding felonies on her Application.

7. On or about October 2, 2023, Kuznetsova uploaded documents to the National Insurance Producer Registry (NIPR)’s Attachment Warehouse regarding the following:

a. On May 15, 2023, Kuznetsova pled guilty to the Class D Felony of Possession of a Controlled Substance, in violation of RSMo § 579.015,¹ and the Class A Misdemeanor of Driving While License was Revoked, in violation of RSMo § 302.321. *State of Missouri v. Larisa Andreevna Kuznetsova*, Boone Cty. Cir. Ct., Case No. 23BA-CR00609-01. As to the felony count, the Court suspended imposition of sentence and placed Kuznetsova on five years’ supervised probation. *Id.* As to the misdemeanor count, the Court sentenced Kuznetsova to 180 days’ incarceration in the Boone County Jail, suspended execution of sentence, and placed Kuznetsova on two years’ unsupervised probation. *Id.* Kuznetsova remains on supervised probation, with said probation due to end on May 15, 2028. *Id.*

b. On May 15, 2023, Kuznetsova pled guilty to the Class E Felony of Driving While Intoxicated - Persistent, in violation of RSMo § 577.010. *State of Missouri v. Larisa Andreevna Kuznetsova*, Boone Cty. Cir. Ct., Case No. 23BA-CR01239-01. The Court sentenced Kuznetsova to four years’ incarceration in the Missouri Department of Corrections, suspended execution of sentence, and placed Kuznetsova on five years’ supervised probation, to run concurrent with all other cases. *Id.* Kuznetsova remains on supervised probation, with said probation due to end on May 15, 2028. *Id.*

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

8. During the Department's investigation, a search of Kuznetsova's criminal background revealed misdemeanor convictions, not disclosed by Kuznetsova.
9. Upon request by Special Investigator Karen Crutchfield ("Crutchfield") with the Consumer Affairs Division ("Division"), on November 10, 2023, Kuznetsova provided correspondence describing each of the following additional misdemeanor convictions:
 - a. On January 14, 2021, Kuznetsova pled guilty to the Class B Misdemeanor of Driving While Intoxicated, in violation of RSMo § 577.010. *State of Missouri v. Larisa Andreevna Kuznetsova*, Boone Cty. Cir. Ct., Case No. 19BA-CR02884. The Court suspended imposition of sentence and placed Kuznetsova on two years' unsupervised probation. *Id.* On July 19, 2022, the Court revoked Kuznetsova's probation, sentenced Kuznetsova to 90 days' incarceration in the Boone County Jail, suspended execution of sentence, and placed Kuznetsova on two years' unsupervised probation. *Id.*
 - b. On July 19, 2022, Kuznetsova pled guilty to the Class A Misdemeanor of Driving While Intoxicated - Prior, in violation of RSMo § 577.010. *State of Missouri v. Larisa Andreevna Kuznetsova*, Boone Cty. Cir. Ct., Case No. 22BA-CR00482. The Court sentenced Kuznetsova to 90 days' incarceration in the Boone County Jail, suspended execution of sentence, and placed Kuznetsova on two years' unsupervised probation concurrent with Case No. 19BA-CR02884. *Id.* On May 16, 2023, the Court revoked Kuznetsova's probation, sentenced Kuznetsova to 90 days' incarceration in the Boone County Jail, suspended execution of sentence, and placed Kuznetsova on a new term of two years' unsupervised probation. *Id.*
 - c. On May 16, 2023, Kuznetsova pled guilty to the Class A Misdemeanor of Failure to Comply with Ignition Interlock Device Requirements, in violation of RSMo § 577.599, *State of Missouri v. Larisa A Kuznetsova*, Boone Cty. Cir. Ct., Case No. 22BA-CR03777. The Court sentenced Kuznetsova to 180 days' incarceration in the Boone County Jail, suspended execution of sentence, and placed Kuznetsova on two years' unsupervised probation. *Id.* Kuznetsova remains on probation, with said probation due to end on May 16, 2025. *Id.*

d. On May 16, 2023, Kuznetsova pled guilty to the Class A Misdemeanor of Leaving the Scene of an Accident, in violation of RSMo § 577.060, *State of Missouri v. Larisa A Kuznetsova*, Boone Cty. Cir. Ct., Case No. 22BA-CR03916. The Court sentenced Kuznetsova to 180 days' incarceration in the Boone County Jail, suspended execution of sentence, and placed Kuznetsova on two years' unsupervised probation. *Id.* Kuznetsova remains on probation, with said probation due to end on May 16, 2025. *Id.*

CONCLUSIONS OF LAW

10. 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:

(1) Intentionally providing materially incorrect, misleading, incomplete or untrue information in the license application;

* * *

(3) Obtaining or attempting to obtain a license through material misrepresentation or fraud; [or]

* * *

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

11. The Director may refuse to issue a resident insurance producer license to Kuznetsova pursuant to § 375.141.1(1) because Kuznetsova filed an application for an insurance producer license on September 28, 2023, which was incomplete and/or contained incorrect, misleading, or untrue information regarding the full extent of her criminal history.

12. The Director may refuse to issue a resident insurance producer license to Kuznetsova pursuant to § 375.141.1(3) because Kuznetsova attempted to obtain a license through material misrepresentation or fraud, in that she failed to disclose the full extent of her criminal history at the time of her Application.

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

13. The Director may refuse to issue a resident insurance producer license to Kuznetsova under § 375.141.1(6) because Kuznetsova has been convicted of a felony. More particularly, Kuznetsova has been convicted of the Class E Felony of Driving While Intoxicated - Persistent. *State of Missouri v. Larisa Andreevna Kuznetsova*, Boone Cty. Cir. Ct., Case No. 23BA-CR01239-01.
14. The Director has considered Kuznetsova's history and all of the circumstances surrounding Kuznetsova's Application, and exercises her discretion to refuse to issue Kuznetsova a resident insurance producer license.
15. This Order is in the public interest.


ORDER

IT IS THEREFORE ORDERED that the Application of **LARISA KUZNETSOVA** is hereby **REFUSED**.

SO ORDERED.

WITNESS MY HAND THIS 12th **DAY OF** September, 2024.




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 13th day of September 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:

Larisa Kuznetsova
1817 West Broadway
Columbia, Missouri 65218

Tracking No. 1Z0R15W84295915071



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