

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

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

IN RE: )  
 )  
LEROY LOVE, SR. ) MDI Case No. 060418208C  
 ) AHC Case No. 06-0731DI

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

DOUGLAS M. OMMEN, Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration, hereby makes the following findings of fact, conclusions of law and order.

**FINDINGS OF FACT**

1. Douglas M. Ommen is the Director of the Missouri Department of Insurance, Financial Institutions, and Professional Registration (hereinafter, "Director") whose duties, pursuant to RSMo Chapter 375, include the supervision, regulation, and discipline of insurance producers.
2. Leroy Love, Sr. (hereinafter, "Love") was issued an insurance producer's license by the Director number PR277647, which license is currently active and in good standing.
3. The Director filed his Complaint with the Administrative Hearing Commission on May 22, 2006, seeking a finding that sufficient cause existed for disciplining Love's insurance producer license, based on information and allegations that he violated §§ 375.141.1(1), (4), (5), and

(6), RSMo (2000) and §§ 375.141.1(2), (4), (7), (8), and (10), RSMo (Cum. Supp. 2005).

4. On October 2, 2006, a hearing was held on the Director's Complaint before the Administrative Hearing Commission. Love did not appear.

5. On October 26, 2006, the Administrative Hearing Commission issued its "Findings of Fact and Conclusions of Law", finding cause to discipline the producer license of Love pursuant to §§ 375.141.1 (4), (5), (6), and (7), RSMo (2000) and §§ 375.141.1(4), (8), and (10), RSMo (Cum. Supp. 2005).

6. On November 27, 2006, the Administrative Hearing Commission certified the record of its proceeding to the Director pursuant to § 621.110, RSMo.

7. The Director mailed to Love a notice of disciplinary hearing to be held at 10:00 a.m. on January 4, 2007, in the offices of the Director of Insurance, 301 West High Street, Room 530, Jefferson City, Missouri.

8. Love did not appear at the disciplinary hearing. At the hearing, counsel for the Department of Insurance, Financial Institutions and Professional Registration presented the decision and order of the Administrative Hearing Commission and based on Love's conduct, recommended to the Director that Love's insurance producer license be revoked.

9. The Department hereby adopts and incorporates the October 26, 2006, "Findings of Fact and Conclusions of Law" of the Administrative Hearing Commission referenced herein and does hereby find in accordance with the same.

#### **CONCLUSIONS OF LAW**

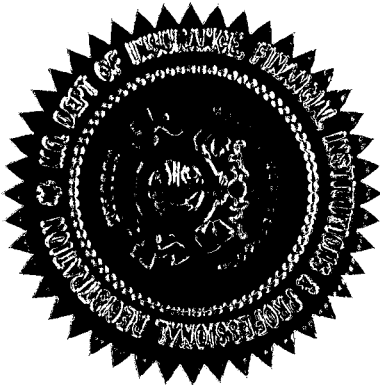
10. Pursuant to RSMo § 375.141 and RSMo § 621.110, the Director has the discretion to discipline Love's producer license, including revocation of such license.

11. Based on the nature and severity of the aforementioned conduct sufficient grounds exist for revoking the insurance producer license of Love pursuant to §§ 375.141.1 (4), (5), (6), and (7), RSMo (2000) and §§ 375.141.1(4), (8), and (10), RSMo (Cum. Supp. 2005).

**ORDER OF REVOCATION**

Based on the evidence presented and the recommendation of the Department to revoke, the insurance producer license of Love is hereby revoked.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 9<sup>th</sup> DAY OF JANUARY, 2007.



DOUGLAS M. OMMEN, Director  
Missouri Department of Insurance,  
Financial Institutions and Professional  
Registration

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that a certified copy of the foregoing document was forwarded by pre-paid first class mail this 9<sup>th</sup> day of January 2007, to:

Leroy Love, Sr.  
1189 Crockett Drive  
St. Louis, MO 63132