



**FINAL ORDER**  
**EFFECTIVE**  
**7-24-2018**

**State of Missouri**

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND  
PROFESSIONAL REGISTRATION

IN RE:

**ROSA ELENA NETRO,**

**Applicant.**

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**Case No. 180207247C**

**ORDER REFUSING TO ISSUE INSURANCE PRODUCER LICENSE**

On February 15, 2018, the Consumer Affairs Division submitted a Petition to the Director alleging cause to refuse the nonresident insurance producer license application of Rosa Elena Netro. After reviewing the Petition, 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. Rosa Elena Netro, née Sifuentes, Parra (“Netro”), is a Texas resident with a mailing and residential address of 6707 Biggs Court, Houston, Texas 77061-2819.
2. On November 16, 2017, the Department of Insurance, Financial Institutions and Professional Registration (“Department”) received Netro’s electronic application for a nonresident insurance producer license (“Application”).
3. Netro answered “Yes” to Background Information Question 1B of the Application which asked, 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?”
4. As further instructed by the Application, Netro attached a personal letter and court documents disclosing the following prosecutions:
  - a. On July 18, 2003, Netro pleaded guilty to, and was convicted of, Possession of Methamphetamine, a felony in the fifth degree in violation of MINN. STAT. § 152.025 subd. 2(1).<sup>1</sup> The court ordered her to complete five days of community service and up to two years’ probation. *Minnesota v. Rosa Elena Sifuentes*, Carver Co. Dist. Ct., Case No. 10-CR-03-269.

<sup>1</sup> All criminal statutory references are to those contained in the version of the Minnesota Statutes pursuant to which each judgment was rendered.

- b. On September 20, 2010, Netro was convicted of Sale of a Controlled Substance, a felony in the first degree in violation of MINN. STAT. § 152.021 subd. 1(1). The court sentenced her to 86 months' incarceration, but suspended execution of the sentence and instead ordered her to serve 180 days' in jail and to complete up to ten years' probation. *Minnesota v. Rosa Elena Sifuentes*, Scott Co. Dist. Ct., Case No. 70-CR-09-29256.

### CONCLUSIONS OF LAW

5. Section 375.141.1, RSMo<sup>2</sup> provides, 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:

\* \* \*

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

6. "Courts invariably find moral turpitude in the violation of narcotic laws." *In re Frick*, 694 S.W.2d 473, 479 (Mo. banc 1985) (internal citations omitted).
7. The Director may refuse to issue Netro a nonresident insurance producer license pursuant to § 375.141.1(6) because she has been convicted of two felonies and crimes involving moral turpitude:
  - a. Possession of Methamphetamine, *Minnesota v. Rosa Elena Sifuentes*, Carver Co. Dist. Ct., Case No. 10-CR-03-269; and
  - b. Sale of a Controlled Substance, *Minnesota v. Rosa Elena Sifuentes*, Scott Co. Dist. Ct., Case No. 70-CR-09-29256.
8. Each of Netro's convictions for a felony or crime involving moral turpitude is a separate and sufficient ground for refusal pursuant to § 375.141.1(6).
9. The Director has considered Netro's history and all of the circumstances surrounding Netro's Application. Issuing Netro a nonresident insurance producer license would not be in the interest of the public. Accordingly, the Director exercises her discretion to refuse to issue Netro a nonresident insurance producer license.
10. This Order is in the public interest.

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<sup>2</sup> All civil statutory references are to the 2016 Missouri Revised Statutes.

**ORDER**

**IT IS THEREFORE ORDERED** that the nonresident insurance producer license application of Rosa Elena Netro is hereby **REFUSED**.

**SO ORDERED.**

WITNESS MY HAND THIS 23<sup>rd</sup> DAY OF February, 2018.



*Chlora Lindley-Myers*

**CHLORA LINDLEY-MYERS**  
**DIRECTOR, Missouri Department of Insurance,**  
**Financial Institutions and Professional Registration**

## **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.

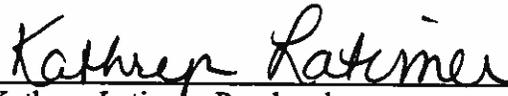
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**CERTIFICATE OF SERVICE**

I hereby certify that on this 26th day of February, 2018, a copy of the foregoing Order and Notice was served upon the Applicant in this matter by UPS, signature required service, at the following address:

Rosa Elena Netro  
6707 Biggs Court  
Houston, Texas 77061-2819

No. 1Z0R15W84299845345



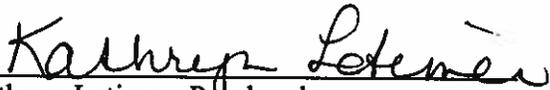
Kathryn Latimer, Paralegal  
Missouri Department of Insurance, Financial  
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301 West High Street, Room 530  
Jefferson City, Missouri 65101  
Telephone: (573) 751-6515  
Facsimile: (573) 526-5492  
Email: Kathryn.Latimer@insurance.mo.gov

**CERTIFICATE OF SERVICE**

I hereby certify that on this 5th day of April, 2018, a copy of the foregoing Order and Notice was served upon the Applicant in this matter by USPS, certified mail, at the following address:

Rosa Elena Netro  
6707 Biggs Court  
Houston, Texas 77061-2819

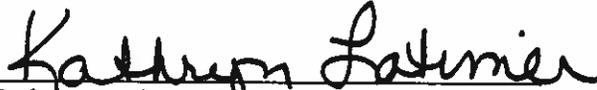
Certified No. 7016 0340 0001 1319 8583

  
Kathryn Latimer, Paralegal  
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**CERTIFICATE OF SERVICE**

I hereby certify that on this 20th day of June, 2018, a copy of the foregoing Order and Notice was served upon the Applicant in this matter by USPS, first class mail, at the following address:

Rosa Elena Netro  
6707 Biggs Court  
Houston, Texas 77061-2819



Kathryn Latimer, Paralegal  
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301 West High Street, Room 530  
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