



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

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

**In the Matter of:**

**ANGALINE RYAN**

**and**

**REGIONAL TITLE INC.**

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**Case No. 140219226C**

**CONSENT ORDER**

John M. Huff, Director of the Department of Insurance, Financial Institutions and Professional Registration, takes up the above matter for consideration and disposition. The Consumer Affairs Division, through legal counsel Tamara W. Kopp, Angaline Ryan, and Regional Title Inc. have reached a settlement in this matter and have consented to the issuance of this Consent Order.

1. John M. Huff is the Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration (the "Director" of the "Department"), whose

duties, pursuant to Chapters 374, 375, and 381 RSMo,<sup>1</sup> include the supervision, regulation and discipline of insurance producers and business entity producers.

2. The Department's Consumer Affairs Division ("Division") has the duty of conducting investigations into the acts of insurance producers and business entity producers under the insurance laws of this state and is authorized by the Director to investigate and to recommend enforcement action for violations of the insurance laws of this state.

3. Angaline Ryan ("Ryan") is a Missouri resident with a residential and business address of 112 East Main, West Plains, Missouri 65775. Ryan is licensed as an insurance producer (No. 0177245) and such license is set to expire August 29, 2016.

4. Regional Title Inc. ("Regional") is a title insurance agency licensed as a business entity producer with a business and mailing address of 112 East Main, West Plains, Missouri 65775. Regional's business entity producer license (No. 0003381) is set to expire September 8, 2015. Ryan is Regional's president and designated qualified principal.

5. Between 2007 and 2011, Regional and/or Ryan failed to pay employees' income, Social Security, and Medicare taxes to the Internal Revenue Service. Instead, Ryan used that money for ongoing business expenses.

6. The United States Department of the Treasury, Internal Revenue Service, filed several notices of Federal Tax Liens providing notice to the public that taxes had been assessed against Regional and a demand had been made for payment, but such taxes remained unpaid. The taxes were for Form 940 and Form 941 income, Social Security, and Medicare taxes.

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<sup>1</sup> All statutory references are to the 2013 Supplement to the Revised Statutes of Missouri unless otherwise noted.

7. As of March 24, 2014, Regional owed the Internal Revenue Service \$96,051.73 for unpaid taxes and penalties. On April 2, 2014, Ryan, on behalf of Regional, entered into an Installment Agreement with the Internal Revenue Service whereby Regional's bank account would be debited \$200 twice a month to satisfy the tax obligation.

8. Ryan and Regional acknowledge and agree that pursuant to § 375.141.1(4) and (8), the Director has grounds to discipline or refuse to renew their respective licenses because by failing to pay taxes and instead using the money for ongoing business expenses, that Ryan and Regional improperly withheld, misappropriated, or converted moneys received in the course of doing insurance business and that thereby Ryan and Regional demonstrated incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state.

9. Ryan and Regional further acknowledge and agree that pursuant to § 375.141.1(14), should Ryan and Regional fail to comply with the April 2, 2014 Installment, the Director has grounds to discipline or refuse to renew their respective licenses for failing to comply with an administrative or court order directing payment of federal income tax.

10. Ryan and Regional acknowledge and agree that if Regional fails to comply with the April 2, 2014 Installment Agreement, they will be deemed to have failed to satisfy the conditions of this Consent Order and such failure shall be grounds to discipline or refuse to renew their respective licenses. Ryan's and Regional's compliance with the April 2, 2014 Installment Agreement shall be based upon the records of the Internal Revenue Service.

11. Ryan and Regional acknowledge and agree that, by signing this Consent Order, they authorize the Department to obtain from the Internal Revenue Service, records of Ryan's and

Regional's payment history showing compliance or non-compliance with the April 2, 2014 Installment Agreement. Ryan and Regional agree that they intend the signatures below as a release of such records to the Department. Furthermore, Ryan and Regional agree to execute at the request of the Department, an Internal Revenue Service Form 8821, attached to this Consent Order as Exhibit 1, or other such forms as necessary, authorizing the Department to inspect and/or receive confidential tax information concerning Ryan's and Regional's tax obligations and the April 2, 2014 Installment Agreement.

12. Ryan and Regional acknowledge and understand that they have the right to consult counsel at their expense.

13. Ryan and Regional further acknowledge that they have been advised that they may, either at the time the Consent Order is signed by all parties, or within 15 days thereafter, submit the Consent Order to the Administrative Hearing Commission for determination that the facts agreed to by the parties to the Consent Order constitute grounds to discipline Ryan and Regional's respective licenses.

14. Except as provided in paragraph 13, above, Ryan and Regional stipulate and agree to waive any waivable rights that they may have to a hearing before the Administrative Hearing Commission or the Director, and any rights to seek judicial review or other challenge or contest of the terms and conditions of this Consent Order and forever release and hold harmless the Department, the Director and his agents, and the Consumer Affairs Division from all liability and claims arising out of, pertaining to, or relating to this matter.

15. Ryan and Regional acknowledge and understand that this Consent Order is an administrative action and will be reported by the Department to other states. Ryan and

Regional further acknowledge and understand that this administrative action should be disclosed on future applications and renewal applications in this state and in other jurisdictions and that it is their responsibility to comply with the reporting requirements of each state in which they are licensed.

16. Ryan, Regional, and the Division desire to settle the allegations raised by the Division.

17. On or about March 9, 2015, counsel for the Division provided a written description of the specific conduct for which discipline was sought and a citation to the law and rules allegedly violated, together with copies of any documents upon which it based the allegations, and the Division's settlement offer, namely, this Consent Order, in accordance with § 621.045.4(1). Counsel for the Division further advised Ryan and Regional that they had sixty (60) days to review the relevant documents and consider the proposed settlement offer in accordance with § 621.045.4(2).

18. Each signatory to this Consent Order certifies by signing that he or she is fully authorized, in his or her own capacity, or by the named party he or she represents, to accept the terms and provisions of this Consent Order in their entirety, and agrees, in his or her personal or representational capacity, to be bound by the terms of this Consent Order.

#### **Conclusions of Law**

19. The allegations raised by the Division, and admitted herein by Ryan and Regional, are grounds to discipline Ryan's and Regional's respective licenses under § 375.141.1(4) and (8).

20. Section 375.141 provides in relevant part as follows:

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:

\* \* \*

(4) Improperly withholding, misappropriating or converting any moneys or properties received in the course of doing insurance business;

\* \* \*

(8) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere;

\* \* \*

(14) Failing to comply with any administrative or court order directing payment of state or federal income tax.

21. The Director is authorized to settle this matter and issue this Consent Order in the public interest pursuant to §§ 374.046, 536.060, and 621.045.

22. The terms set forth in this Consent Order are an appropriate disposition of this matter and entry of this Consent Order is in the public interest.

### **Order**

IT IS ORDERED that:

1. Ryan and Regional shall maintain full compliance with tax obligations as required by the April 2, 2014 Installment Agreement with the Internal Revenue Service.

2. Ryan and Regional shall report to the Consumer Affairs Division within five (5) business days any violation of or failure to comply with the April 2, 2014 Installment Agreement.

3. Ryan shall complete the biennial continuing education requirements for an insurance producer in accordance with § 375.020 within one (1) year of the issuance of this Consent

Order. Ryan shall complete an additional 20 hours of insurance continuing education relating to ethics, beyond the biennial continuing education requirements for an insurance producer. Ryan shall provide proof of completion of the required biennial continuing education and the additional 20 hours continuing education to the Department within one (1) year of the issuance of this Consent Order.

4. Ryan and Regional shall sign and deliver the original Exhibit 1 to the Department contemporaneously with the signed Consent Order.

5. Ryan and Regional shall report to the Consumer Affairs Division within five (5) business days of knowledge that any underwriter contracted with Regional is terminating such contract and provide the Division all documents relating to the termination.

6. Ryan and Regional shall respond to all inquiries from the Department in accordance with 20 CSR 100-4.100(2)(A).

7. If a consumer complaint is communicated directly to Ryan or Regional, Ryan and Regional, through Ryan, shall send the Department a copy of the complaint and a copy of Ryan's and Regional's response(s) to the consumer within five (5) business days of Ryan's or Regional's receipt of the consumer complaint.

8. Ryan and Regional shall report to the Department any violation of or failure to comply with the laws set forth in Chapters 374, 375, and 381, on their part, within five (5) business days of such violation or failure to comply.

9. Ryan and Regional shall report to the Department any violation of or failure to comply with Missouri's taxation laws, Title X, RSMo, or federal taxation laws, on their part, within five (5) business days of such violation or failure to comply.

10. Ryan and Regional shall report to the Consumer Affairs Division any administrative action taken against Ryan or Regional by any other state or federal governmental agency in Missouri or any other jurisdiction within five (5) business days of the final disposition of such administrative action. This reporting obligation includes any modification of Regional's April 2, 2014 Installment Agreement.

11. Ryan and Regional shall report to the Consumer Affairs Division any and all of the following incidents involving Ryan or Regional: arrest, guilty plea, nolo contendere plea, *Alford* Plea, finding of guilt, or conviction concerning a felony or misdemeanor. Ryan and Regional shall report all such incidents to the Consumer Affairs Division within five (5) business days of their occurrence.

12. All of the conditions listed above will expire upon the later of five years from issuance of this Consent Order or Ryan's and Regional's provision of proof of satisfaction of the tax obligation described in the April 2, 2014 Installment Agreement with the Internal Revenue Service.

[Remainder of this page left blank intentionally.]



IT IS FURTHER ORDERED that if Ryan or Regional violate or otherwise fail to comply with the terms and conditions of this Consent Order or Missouri insurance law, the Director may pursue additional legal remedies, as necessary and without limitation, as authorized by Chapters 374, 375, and 381.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 1 DAY OF

April, 2015.



JOHN M. HUFF  
Director, Missouri Department of  
Insurance, Financial Institutions  
and Professional Registration

**CONSENT AND WAIVER OF HEARING**

The undersigned persons understand and acknowledge that Angaline Ryan and Regional Title Inc. may have the right to a hearing, but that Angaline Ryan and Regional Title Inc. have waived the hearing and consented to the issuance of this Consent Order.

  
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Angaline Ryan  
112 East Main  
West Plains, Missouri 65775  
Telephone: 417-256-0101

3/25/2015  
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Date

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Counsel for Angaline Ryan

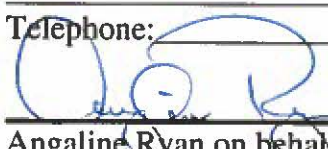
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Missouri Bar No. \_\_\_\_\_

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Angaline Ryan on behalf of Regional Title Inc.  
112 East Main  
West Plains, Missouri 65775  
Telephone: 417-256-0101

3/25/2015  
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Date

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Counsel for Regional Title Inc.

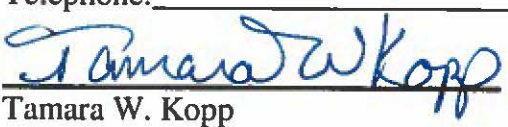
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3-31-15  
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Date