



DEPARTMENT OF COMMERCE AND INSURANCE

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

In the Matter of:

JASON CLAY BAKER,

Respondent.

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Case No. 2605183411C

CONSENT ORDER

ANGELA L. NELSON, Director of the Missouri Department of Commerce and Insurance, takes up the above matter for consideration and disposition. The Consumer Affairs Division, through Legal Counsel J. Ross Shelton, and Respondent Jason Clay Baker, have reached a settlement in this matter and have consented to the issuance of this Consent Order.

FINDINGS OF FACT AND CONCLUSIONS OF LAW

1. Angela L. Nelson is the Director of the Missouri Department of Commerce and Insurance (the "Director" of the "Department"), whose duties, pursuant to Chapters 374 and 375, RSMo,¹ include the supervision, regulation, and discipline of insurance producers.

¹ All civil statutory references are to the 2016 Missouri Revised Statutes unless otherwise noted.

2. The Consumer Affairs Division (the “Division”) of the Department has the duty of conducting investigations into the conduct of insurance producers and companies pursuant to the insurance laws of this state and has been authorized by the Director to investigate and initiate actions to enforce the insurance laws of Missouri, including producer license discipline.

3. On April 30, 2026, Respondent Jason Clay Baker (“Respondent” or “Baker”) submitted a resident insurance producer application (the “Application”) through the National Insurance Producer Registry (NIPR).

4. Background Question Number 1B on the Application asks, in part:

Have you EVER been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony? You may exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court).

5. Baker responded “Yes” to Background Question 1B.

6. Baker disclosed, with documents attached to the Application, that he had been convicted of a felony in Cooper County, Missouri on November 10, 2025. He served 120 days in a treatment program in the Missouri Department of Corrections and was released on March 13, 2026, and is currently serving five years of probation.

7. Baker concedes that the Director would have sufficient evidence to prove that he was convicted of a felony and pled guilty as follows:

a. *State of Missouri v. Jason C. Baker*, Case No. 24CO-CR00325-01 (Cooper County, MO) (DWI-Physical Injury-Class E Felony).

8. Baker understands and agrees that under Section 375.141.1(6), RSMo, the Director may refuse to issue him an insurance producer license because he has been convicted of a felony or crime involving moral turpitude.

9. Baker and the Division desire to settle the allegations raised by the Division.

10. Baker acknowledges and understands that he has the right to consult an attorney regarding these matters.

11. Baker stipulates and agrees to waive any waivable rights that he may have to a hearing before the Administrative Hearing Commission or the Director and any waivable rights to seek judicial review or other challenge or contest of the terms and conditions of this Consent Order. Baker further stipulates and agrees to forever release and hold harmless the Department, the Director, her agents, and the Division from all liability and claims arising out of, pertaining to, or relating to this matter.

12. Baker acknowledges and understands that this Consent Order is an administrative action and will be reported by the Department to other jurisdictions. Baker further acknowledges and understands that this administrative action should be disclosed on future license applications and renewal applications in this state and in other jurisdictions, and that it is his responsibility to comply with the reporting requirements of each jurisdiction in which he may be licensed.

13. 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 representative capacity, to be bound by the terms of this Consent Order.

CONCLUSIONS OF LAW

14. Section 375.141.1, RSMo, 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[.]

15. The foregoing facts hereby admitted by Baker constitute cause to refuse him an insurance producer license under Section 375.141.1(6), RSMo.

16. The Director is authorized to settle this matter and issue this Consent Order in the public interest under Sections 374.046, 536.060, and 621.045, RSMo.

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

ORDER

IT IS ORDERED that the Department will issue a resident individual insurance producer license to Jason Clay Baker, subject to the terms set forth herein and the following special conditions:

1. The terms of this Consent Order will be in place until Baker renews the resident individual insurance producer license that is issued, a term of two years, or the expiration, lapse, termination, or revocation of such license, whichever occurs first.

2. Tom Lotz ("Lotz"), National Producer Number 19240103, agrees to supervise Baker and ensure his compliance with Missouri's insurance laws and regulations.

3. Lotz also agrees to supervise Baker's compliance with the terms of this Consent Order. In doing so, Lotz agrees to report any violation of the terms of this Consent Order to the Department within five business days of first becoming aware of such violation and shall maintain a system of procedures reasonably designed to detect any failure of Baker to comply with this Consent Order.

4. If Lotz is no longer willing or able to supervise Baker or assure Baker's compliance with Missouri's insurance laws and regulations, and this Consent Order, because of a change of employment or for any other reason, Baker and Lotz shall notify the Department and the parties may seek an amendment of this Consent Order, including, but not limited to, an amendment substituting a supervising producer for Baker. If Lotz fails to maintain an insurance producer license in good standing, Lotz will no longer qualify as a supervising producer. Baker is not authorized to engage in the business of insurance in Missouri if Baker does not have a qualified supervising producer approved by the Director.

5. Baker shall report to the Department any violation of or failure to comply with the laws set forth in Chapters 374 or 375, RSMo, within five business days of such violation or failure to comply.

6. Baker shall respond to all inquiries from the Division in accordance with 20 CSR 100-4.100.

7. If a consumer complaint is communicated directly to Baker, Baker shall send the Division a copy of the complaint and a copy of Baker's response to the consumer within five business days of receipt of the consumer complaint.

8. Baker shall report to the Department any and all of the following incidents involving Baker within five business days of such occurrence: the first court hearing or appearance in any criminal proceeding, and any probation violation, probation revocation, arrest, citation, guilty plea, *Alford* plea, nolo contendere plea, finding of guilt, or conviction concerning a felony or misdemeanor.

9. The special conditions listed in paragraphs 2 through 8 will expire upon the expiration, lapse, termination, revocation, or renewal of Baker's insurance producer license, whichever occurs first, as stated in paragraph 1.

IT IS FURTHER ORDERED that for five years subsequent to the date of this executed Consent Order, Baker will voluntarily surrender his license to the Department within thirty days of Baker's entry of a guilty plea, *Alford* plea, nolo contendere plea, or finding of guilty or conviction for a felony, regardless of whether sentence is imposed, suspended, or executed.

IT IS FURTHER ORDERED that if Baker maintains his resident insurance producer license beyond the term of this Consent Order and complies with the terms of this Consent Order, Baker may, after five years, apply to renew his license, and the Director shall consider the renewal application in accordance with Chapters 374 and 375, RSMo, and without regard to the felony conviction listed above.

IT IS FINALLY ORDERED that the Director may pursue additional legal remedies, as determined appropriate by the Director, and without limitation, as authorized by Chapters 374 and 375, RSMo, including remedies for violation of, or failure to comply with the terms of this Consent Order.

SO ORDERED, SIGNED, AND OFFICIAL SEAL AFFIXED THIS 3rd
DAY OF August, 2026.

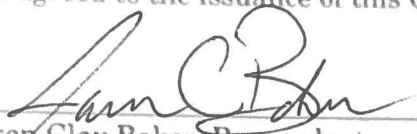


A handwritten signature in blue ink, reading "Angela L. Nelson", written over a horizontal line.

ANGELA L. NELSON, Director
Missouri Department of Commerce and
Insurance

CONSENT AND WAIVER OF HEARING

The undersigned persons understand and acknowledge that Jason Clay Blaker may have the right to a hearing, but that Baker has waived any right to a hearing and agreed to the issuance of this Consent Order.



Jason Clay Baker, Respondent
4509 NE Fairway Homes Dr
Lee's Summit, MO 64064

Date: 7/14/26

Counsel for Respondent
Missouri Bar # _____
Address: _____

Telephone: _____
Facsimile: _____
Email: _____

Date: _____



Thomas Karl Lotz, NPN #19240103
1621 Greengate Drive
Fort Collins, CO 80526

Date: 7/14/26

J. Ross Shelton

Date: 7-20-2026

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