



DEPARTMENT OF COMMERCE AND INSURANCE

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

IN RE:

EZRA BROWN,
Applicant.

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Case No. 1909240967C

ORDER REFUSING TO ISSUE
A RESIDENT INSURANCE PRODUCER LICENSE

CHLORA LINDLEY-MYERS, Director of the Missouri Department of Commerce and Insurance, takes up the above matter for consideration and disposition. After reviewing the Petition and the Investigative Report, the Director issues the following findings of fact, conclusions of law, and order:

FINDINGS OF FACT

1. On June 20, 2019, the Department of Insurance, Financial Institutions and Professional Registration (“Department”¹) received an electronic application (“Application”) from Ezra Brown (“Brown”) seeking a resident insurance producer license.
2. Brown listed his residential and mailing address on the Application as 9532 Guthrie Avenue, St. Louis, Missouri 63134.
3. The Consumer Affairs Division (“Division”) of the Department conducted an investigation of Brown’s Application.
4. Background Question No. 7 on the Application asks, “Do you have a child support obligation in arrearage?”
5. Brown answered “Yes” to Background Question No. 7.

¹ On August 28, 2019, the Department of Insurance, Financial Institutions and Professional Registration became the Department of Commerce and Insurance.

6. Background Question No. 7.A. states, “If you answer yes, a) by how many months are you in arrearage?”
7. Brown answered “12” to Background Question No. 7.A.
8. Background Question No. 7.B. asks “are you currently subject to and in compliance with any repayment agreement?”
9. Brown answered “No” to Background Question No. 7.B.
10. Background Question No. 7.C. asks, “are you the subject of a child support related subpoena/warrant?”
11. Brown answered “No” to Background Question No. 7.C.
12. According to the Attorney General of Texas-Child Support Division Financial Activity Report, dated June 17, 2019, as of that date, Brown was in arrears on child support in the amount of \$33,270.66. *In the Interest of ***, Children, Denton Co., Texas, Dist. Ct., Cause No. 2011300271211.*
13. In a July 9, 2019, email to Jodi Lehman (“Lehman”), the Division Special Investigator investigating Brown’s Application, Brown addressed the child support arrearage. He did claim that he was in contact with the children’s mother and that he did provide her with anything she might need for the children.
14. Brown states that he has not been employed in the last few years because he was home with younger children (from another relationship) who were not in school. He has three children from this relationship.
15. In a July 12, 2019, email to Lehman, someone who claimed to be the mother of the three children for whom Brown owes child support, indicated that during the year 2018/2019, the oldest of the three lived with Brown, that he had the three children every other summer and that he sends money directly to her for the three children. Lehman was unable to verify the identity of the person sending the July 12, 2019, email.
16. At the time of the investigation, Brown had not made any payment towards his child support obligation for fifteen months.
17. Brown told Lehman that he would not send any child support payments himself, but would only make those payments if an employer deducted (and sent) the payments from his paycheck.

CONCLUSIONS OF LAW

18. Section 375.141, RSMo (2016),² states, in relevant part:

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

1. 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:
 - (13) Failing to comply with an administrative or court order imposing a child support obligation[.]
19. The Director may refuse to issue Brown a resident insurance producer license pursuant to § 375.141.1(13) because as of June 17, 2019, Brown was in arrears on child support ordered by the Denton County, Texas, District Court, in the amount of \$33,270.66. *Id.*
20. The Director has considered Brown's history and all of the circumstances surrounding Brown's Application and exercises her discretion to refuse to issue Brown a resident insurance producer license.
21. This Order is in the public interest.

ORDER

IT IS THEREFORE ORDERED that Ezra Brown's Application for a resident insurance producer license is hereby **REFUSED**.

SO ORDERED.

WITNESS MY HAND THIS 18th DAY OF February, ^{2020th} 2019.



Chlora Lindley-Myers
CHLORA LINDLEY-MYERS
DIRECTOR

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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.

CERTIFICATE OF SERVICE

I hereby certify that on this 5th day of March, 2020, a copy of the foregoing Order and Notice was served upon the Applicant in this matter by UPS, signature required, at the following address:

Ezra Brown
9532 Guthrie Avenue
St. Louis, Missouri 63134

Tracking No. 1Z0R15W84298498599



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