



## DEPARTMENT OF COMMERCE AND INSURANCE

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

IN RE:

JEROME OLIVER HARRIS,

Renewal Applicant.

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Case No. 2504180620C

### **ORDER REFUSING TO RENEW** **AN INSURANCE PRODUCER LICENSE**

ANGELA L. NELSON, Director of the Missouri Department of Commerce and Insurance ("Department"), takes up the above matter for consideration and disposition. After reviewing the Petition, the 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. Jerome Oliver Harris ("Harris") is a Missouri resident with a business address of 4444 Bellview, Ste. 100, Kansas City, MO 64116, and a residence and mailing address of 5901 N. Euclid Avenue, Gladstone, MO 64118.
2. Harris was first licensed as a resident insurance producer (license number 415872, NPN 10661956) in February of 2023. He was due to renew his license by February 11, 2025.
3. On April 4, 2024, the Department learned that Farmers Insurance ("Farmers") had terminated Harris' appointment with Farmers and related companies, effective March 20, 2024.
4. Farmers indicated that Harris had been terminated because he "admitted to issuing 145 fictitious Homeowners policies, which allowed him to receive unearned commissions and unwarranted bonuses."

5. For each of the 145 fictitious homeowners' policies, Harris listed himself as the primary named insured. He acknowledged that he did not have an insurable interest in the listed properties.
6. In issuing these 145 fictitious homeowners' policies, from August 2022 to March 2024, Harris received \$137,607.28 in unearned commissions and \$38,535.07 in bonuses.
7. On April 5, 2024, Kelley Dawley ("Dawley"), Special Investigator with the Division, sent a letter to Harris noting that he had been terminated from Farmers for cause and offering him the opportunity to voluntarily surrender his insurance producer license.
8. On April 10, 2024, Harris responded to Dawley's letter. Harris asserted that his "termination by Farmers was the result of an internal Farmers compliance issue and not a matter of insurance law or regulation." Harris denied that there was any financial or other damage done to Farmers or the public and that "[t]here were no misrepresentations." Harris suggested that he wrote 145 fake policies because of "accounting complications" and a cash flow issue at his agency due to "sudden instances of high policy attrition," and that his actions were a "work around" in lieu of a loan or an extension of credit by Farmers. He denied having profited from having written the fictitious policies.
9. On May 1, 2024, Harris emailed Dawley and indicated that he would not voluntarily surrender his license.
10. On March 6, 2025, Harris electronically filed his late application to renew his insurance producer license.

### **CONCLUSIONS OF LAW**

11. Section 375.141, RSMo (2016),<sup>1</sup> states, in relevant part:

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:

\* \* \*

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

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<sup>1</sup> All civil statutory references are to the Revised Statutes of Missouri (2016) unless otherwise indicated.

(5) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance; [or]

\* \* \*

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

12. The Director may refuse to renew Harris' resident insurance producer license under § 375.141.1(4) because Harris improperly withheld, misappropriated or converted any moneys or properties received in the course of doing insurance business, in that when he admittedly wrote 145 fictitious homeowners' policies, he received \$137,607.28 in unearned commissions and \$38,535.07 in bonuses that he did not earn either, and in so doing he misappropriated or converted Farmers' money to his own use.
13. The Director may refuse to renew Harris' resident insurance producer license under § 375.141.1(5) because he intentionally misrepresented the terms of an actual or proposed insurance contract or application for insurance, in that he misrepresented that he was the homeowner and needed 145 fictitious policies to provide homeowners' insurance coverage when, in fact and by his own admission, he had no insurable interest in any of the properties listed on the policies.
14. Each time Harris intentionally misrepresented the terms of each of the 145 fictitious homeowners' policies he created, constitutes separate and sufficient cause to refuse to renew his resident insurance producer license.
15. The Director may refuse to renew Harris' resident insurance producer license under § 375.141.1(8) because he used fraudulent, coercive, or dishonest practices, or demonstrated incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state, in that Harris admittedly fraudulently and dishonestly created fictitious homeowners' policies to generate commissions and bonuses for himself, and was untrustworthy and financially irresponsible in that he created these fictitious policies and collected unearned commissions and bonuses to shore up the finances of his agency.
16. The above-described instances are grounds upon which the Director may refuse to renew Harris' resident insurance producer license.

17. The Director has considered Harris' history and all the circumstances surrounding Harris' renewal application. Renewing Harris' individual insurance producer license would not be in the interest of the public. Accordingly, the Director exercises her discretion to refuse to renew Harris' insurance producer license.
18. This Order is in the public interest.

**ORDER**

**IT IS THEREFORE ORDERED** that the resident individual insurance producer license renewal application of **Jerome Oliver Harris** is hereby **REFUSED**.

**SO ORDERED.**

**WITNESS MY HAND THIS** 6<sup>th</sup> **DAY OF JUNE 2025.**



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

**ANGELA I. NELSON**  
**DIRECTOR**

## **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 6th day of June 2025, a copy of the foregoing Order and Notice was served upon the Renewal Applicant in this matter by United Parcel Service (UPS), with signature required, at the following addresses:

Jerome Oliver Harris  
5901 N. Euclid Avenue  
Gladstone, MO 64118

Tracking no. 1Z0R15W84297184009



Kathryn Latimer, Paralegal  
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