



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

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

In the Matter of:

IAN BRADSHAW,

Respondent.

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Case No. 13-0131106C

CONSENT ORDER

John M. Huff, Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration takes up the above matter for consideration and disposition. The Consumer Affairs Division, through legal counsel Tammy S. Kearns, and Ian Bradshaw, have reached a settlement in this matter and have consented to the issuance of this Consent Order.

1. John M. Huff is the duly appointed Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration (“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 statutory references are to the 2012 Supplement to the Revised Statutes of Missouri unless otherwise noted.

2. The Consumer Affairs Division (“Division”) of the Department has the duty of conducting investigations into the unfair or unlawful acts of insurance producers and companies under the insurance laws of this state and has been authorized by the Director to investigate and initiate actions before the Director to enforce the insurance laws of this state, including insurance producer application refusal.

3. On or about March 28, 2003, Ian Bradshaw (“Bradshaw”) pleaded guilty to Distribution/Delivery/Manufacture/Produce or Attempt to Possess with Intent to Distribute/Deliver/Manufacture/Produce a Controlled Substance, a Class B Felony, in violation of § 195.211. The court issued a suspended imposition of sentence and placed Bradshaw on supervised probation for five (5) years. *State of Missouri v. Ian M. Bradshaw*, Wayne Co. Cir. Ct., Case No. 03CR834624-01.

4. On or about September 16, 2004, Bradshaw’s probation was revoked. The court sentenced Bradshaw to five (5) years’ confinement, but suspended the execution of sentence and placed Bradshaw on supervised probation for five (5) years. *Id.*

5. On or about August 18, 2005, Bradshaw’s probation was revoked a second time. The court sentenced Bradshaw to ten (10) years’ confinement, but only ordered Bradshaw to serve 120 days’ shock incarceration and then placed him on supervised probation for five (5) years. *Id.*

6. On or about December 16, 2010, Bradshaw was released from probation. *Id.*

7. On or about September 11, 2012, the Department received Bradshaw’s Application for a Resident Insurance Producer License (“Application”).

8. On or about June 11, 2013, Bradshaw pleaded guilty to DWI- Alcohol, a Class B Misdemeanor, in violation of § 577.010. The court issued a suspended imposition of sentence and placed Bradshaw on supervised probation for two (2) years. *State of Missouri v. Ian M. Bradshaw*, Phelps Co. Cir. Ct., Case No. 13PH-CR00236.

9. Bradshaw's probation is scheduled to be completed in June 2015.

10. Bradshaw acknowledges and understands that under § 375.141.1(6), the Director may refuse to issue an insurance producer license to Bradshaw because Bradshaw has been convicted of a felony.

11. Bradshaw acknowledges and understands that he has the right to consult counsel at his own expense.

12. This Consent Order is entered pursuant to § 374.046. As such, any interested person aggrieved by this Consent Order may request a hearing before the Director or review of this Consent Order in a circuit court under § 374.055. Although under the Department's interpretation of the relevant statutes, review of this Consent Order by the Administrative Hearing Commission is not available, Bradshaw nevertheless may have the right, under § 621.045, to submit this Consent Order to the Administrative Hearing Commission for a determination that the facts agreed to in this Consent Order constitute grounds to refuse to issue Bradshaw an insurance producer license.

13. Except as provided in Paragraph 12 above, Bradshaw 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 rights to seek judicial review or other challenge or contest of the terms and conditions of this Consent Order, and forever releases and holds harmless the

Department, the Director and his agents, and the Division from all liability and claims arising out of, pertaining to, or relating to this matter.

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

15. 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

16. The facts admitted by Bradshaw are grounds to refuse his Missouri insurance producer license application pursuant to § 375.141.1(6).

17. The Director may impose orders in the public interest under § 374.046.

18. 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 the Department will issue an insurance producer license to Ian Bradshaw subject to the conditions set forth herein.

IT IS FURTHER ORDERED that Ian Bradshaw shall report to the Consumer Affairs Division any violation of or failure to comply with the laws and regulations set forth in Chapters 374 or 375 within five (5) business days of such violation or failure to comply.

IT IS FURTHER ORDERED that Ian Bradshaw shall respond to all inquiries and consumer complaints forwarded or otherwise communicated to him by the Department or a consumer within five (5) business days of receipt. Bradshaw shall report in writing all consumer complaints, both written and oral, to the Consumer Affairs Division of the Department within five (5) business days of receipt. If a complaint was not communicated to Bradshaw by the Department, Bradshaw shall send a copy of the complaint and his response to the consumer within five (5) business days of receipt.

IT IS FURTHER ORDERED that Ian Bradshaw shall report to the Consumer Affairs Division any and all of the following incidents involving Bradshaw: probation violation, probation revocation, guilty plea, nolo contendere plea, finding of guilt or conviction concerning a felony, misdemeanor, or crime of moral turpitude. Bradshaw shall report all such incidents to the Consumer Affairs Division within five (5) business days of their occurrence.

IT IS FURTHER ORDERED that for five (5) years subsequent to the date of this executed Consent Order, Ian Bradshaw will voluntarily surrender his license to the Department within five (5) business days of Bradshaw's entry of a guilty plea, nolo contendere plea, finding of guilt or conviction for a felony or crime of moral turpitude, regardless of whether sentence is imposed, suspended, or executed.

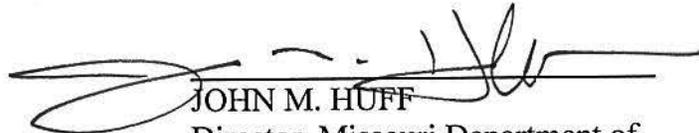
IT IS FURTHER ORDERED that Ian Bradshaw shall report to the Consumer Affairs Division any administrative action taken against Bradshaw in another jurisdiction or by another governmental agency in this state within five (5) business days after he receives notification of the initiation of such administrative action.

IT IS FURTHER ORDERED that if Ian Bradshaw maintains his insurance producer license beyond the initial term and complies with the terms of this Consent Order, Bradshaw may apply to renew his license and the Director shall consider the renewal application in accordance with Chapters 374 and 375 without regard to Bradshaw's prior felony, or the underlying conduct, in *State of Missouri v. Ian M. Bradshaw*, Wayne Co. Cir. Ct., Case No. 03CR834624-01. The renewed license will remain subject to the terms of this Consent Order.

IT IS FURTHER 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 including remedies for violation of, or failure to comply with, the terms of this Consent Order.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 4TH DAY
OF OCTOBER, 2013.




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 Ian Bradshaw may have a right to a hearing, but that Ian Bradshaw has waived the hearing and consented to the issuance of this Consent Order.



Ian Bradshaw
5132 Cologne Ave.
St. Louis, MO 63116
Respondent

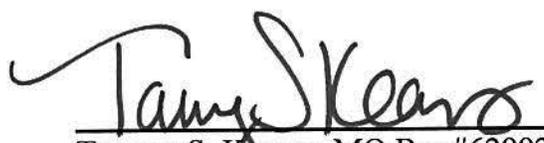
9-30-13

Date

Counsel for Respondent
Name: _____
Missouri Bar No. _____
Address: _____

Telephone: _____
Facsimile: _____
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Date



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10/3/13

Date