



**State of Missouri**  
**DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND**  
**PROFESSIONAL REGISTRATION**

**IN RE:**

**LAUREN ADRIENNE TAUBER,**

**Applicant.**

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**Case No. 161212589C**

**ORDER REFUSING TO ISSUE INSURANCE PRODUCER LICENSE**

On March 17, 2017, the Consumer Affairs Division submitted a Petition to the Director ("Director") alleging cause for refusing to issue an insurance producer license to Lauren Adrienne Tauber. 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. Lauren Adrienne Tauber ("Tauber") is a Missouri resident with a residential, mailing, and business address of 3101 Mexico Gravel Road, Columbia, Missouri 65202.
2. On June 2, 2016, the Department of Insurance, Financial Institutions and Professional Registration ("Department") received Tauber's complete electronic application for a resident insurance producer license ("Application").
3. Background Question No. 1B of 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?
4. Tauber answered "Yes" to Background Question No. 1B.
5. Tauber disclosed and provided a copy of the Judgment for the following conviction:
  - a. On April 26, 2010, Tauber pled guilty to, and was later convicted of, Unlawful Use Of A Weapon, a Class D Felony, in violation of § 571.030 RSMo.<sup>1</sup> On June 7, 2010, court sentenced Tauber to four (4) years'

<sup>1</sup> All criminal statutory references are to those contained in the version of the Revised Statutes of Missouri under which the court rendered judgment.

incarceration, but suspended the execution of sentence and placed Tauber on five (5) years' probation. *State v. Lauren Adrienne Tauber*, Boone Co. Cir. Ct., Case No. 09BA-CR06272-01.

6. Tauber also attached a letter to her Application explaining her response to Background Question No. 1B. In her letter, Tauber stated, verbatim, in relevant part:

I was 5 months pregnant with my first child showed up at my childrens fathers home after work. There was an altercation due to the fact my roommate was there, when I tried to leave the altercation continued to worsen. I was trying to Avoid any further situations at my residence, and there were threats that they would follow me "Anywhere" so I discharge my legal firearm into the vehicle to prevent further issues. In heinz sight it wasn't the best of ideas. No one was harmed or in harms wa\$ when the firearm was discharged. Because of this judge dropped to lowest class of felony. ✓

I take full accountability for the choices Ive made in the past. My choices from my past do not in anyway reflect on my work ethic. I have never been a dishonest person. I believe that if someone gives me the opportunity, I can prove that they have made a good decision.

7. On June 7, 2016, after reviewing Tauber's Application and her criminal record, Special Investigator Jodi Lehman of the Consumer Affairs Division ("Division") sent an inquiry letter to Tauber. The inquiry letter requested that Tauber provide copies of certified court records. The inquiry letter further requested a response within twenty (20) days, and warned Tauber that a failure to respond could result in the Department refusing to issue her an insurance producer license.
8. The United States Postal Service did not return the June 7, 2016 inquiry letter to the Division as undeliverable, and therefore it is presumed received by Tauber.
9. Tauber failed to provide an adequate response to the Division's June 7, 2016 inquiry letter, and failed to demonstrate a reasonable justification for the delay.
10. On June 30, 2016, after receiving no response from Tauber, Special Investigator Jodi Lehman of the Division sent a second inquiry letter to Tauber. The inquiry letter requested the same information and documentation as requested in the June 7, 2016 inquiry letter. The inquiry letter further requested a response within twenty (20) days, and again warned Tauber that a failure to respond could result in the Department refusing to issue her an insurance producer license.
11. The United States Postal Service did not return the June 30, 2016 inquiry letter to the Division as undeliverable, and therefore it is presumed received by Tauber.

12. Tauber failed to provide an adequate response to the Division's June 30, 2016 inquiry letter, and failed to demonstrate a reasonable justification for the delay.

### CONCLUSIONS OF LAW

13. Section 375.141 RSMo (Supp. 2013)<sup>2</sup> provides, in 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:

\* \* \*

(2) Violating any insurance laws, or violating any regulation, subpoena or order of the director or of another insurance commissioner in any other state; [or]

\* \* \*

(6) Having been convicted of a felony or crime involving moral turpitude[.]

14. Title 20 CSR 100-4.100(2)(A) Required Response to Inquiries by the Consumer Affairs Division, provides:

Upon receipt of any inquiry from the division, every person shall mail to the division an adequate response to the inquiry within twenty (20) days from the date the division mails the inquiry. An envelope's postmark shall determine the date of mailing. When the requested response is not produced by the person within twenty (20) days, this nonproduction shall be deemed a violation of this rule, unless the person can demonstrate that there is reasonable justification for that delay.

15. "There is a presumption that a letter duly mailed has been received by the addressee." *Clear v. Missouri Coordinating Bd. for Higher Educ.*, 23 S.W.3d 896, 900 (Mo. App. 2000) (internal citations omitted).
16. The Director may refuse to issue an insurance producer license to Tauber pursuant to § 375.141.1(2) because Tauber failed to provide an adequate response to two (2) inquiry letters from the Division and failed to provide a reasonable justification for the delay, thereby twice violating 20 CSR 100-4.100(2)(A), a rule of the Director.
17. Each violation of a regulation is a separate and sufficient ground for refusal pursuant to § 375.141.1(2).

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<sup>2</sup> All civil statutory references are to Revised Statutes of Missouri (2000) as updated by the 2013 Supplement unless otherwise noted.

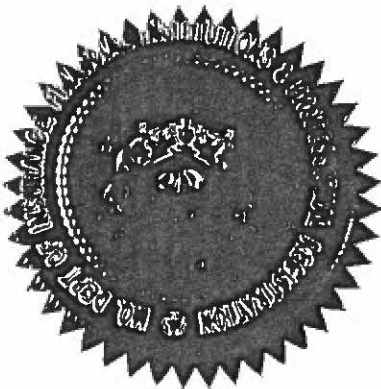
18. The Director may refuse to issue an individual resident insurance producer license to Tauber pursuant to § 375.141.1(6) because she has been convicted of a Felony:
- a. Unlawful Use Of A Weapon, a Class D Felony. *State of Missouri v. Lauren Adrienne Tauber*, Boone Co. Cir. Ct., Case No. 09BA-CR06272-01.
19. The Director has considered Tauber's history and the circumstances surrounding Tauber's Application. Issuing a resident insurance producer license to Tauber would not be in the interest of the public. Accordingly, the Director exercises her discretion to refuse to issue a resident insurance producer license to Tauber.
20. This Order is in the public interest.

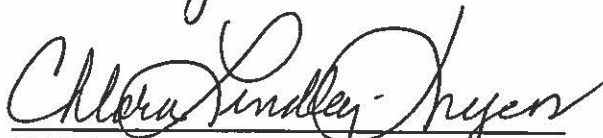
**ORDER**

**IT IS THEREFORE ORDERED** that Lauren Adrienne Tauber's application for an individual resident insurance producer license is hereby **REFUSED**.

**SO ORDERED.**

WITNESS MY HAND THIS 21<sup>st</sup> DAY OF June, 2017.



  
**CHLORA LINDLEY-MYERS, Director**  
Missouri Department of Insurance, Financial  
Institutions and Professional Registration

## **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 22nd day of June, 2017, a copy of the foregoing Order and Notice was served upon the Applicant in this matter by UPS, signature required service, at the following address:

Lauren Adrienne Tauber  
3101 Mexico Gravel Road  
Columbia, Missouri 65202

No. 1Z0R15W8A896615689

A handwritten signature in black ink, reading "Kathryn Latimer", written over a horizontal line.

Kathryn Latimer, Paralegal  
Missouri Department of Insurance, Financial  
Institutions and Professional Registration  
301 West High Street, Room 530  
Jefferson City, Missouri 65101  
Telephone: 573.751.6515  
Facsimile: 573.526.5492  
Email: [kathryn.latimer@insurance.mo.gov](mailto:kathryn.latimer@insurance.mo.gov)