



**State of Missouri**

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

**IN RE:** )  
 )  
**LAKEISHA JANELL CLARK,** ) **Case No. 171130479C**  
 )  
**Applicant.** )

**ORDER REFUSING TO ISSUE INSURANCE PRODUCER LICENSE**

On January 4, 2018, the Consumer Affairs Division submitted a Petition to the Director alleging cause to refuse the resident insurance producer license application of Lakeisha Janell Clark. After reviewing the Petition, 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. Lakeisha Janell Clark, née Washington (“Clark”) is a Missouri resident with a residential address of 127 Brentwood Drive, Belton, Missouri 64012-3272.
2. On July 25, 2017, the Department of Insurance, Financial Institutions and Professional Registration (“Department”) received Clark’s electronic application for a resident insurance producer license (“Application”).
3. Clark answered “Yes” to Background Information Question 1A of the Application which asked, in relevant part: “Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor?”
4. As further instructed by the Application, Clark attached a personal letter and court documents disclosing that on April 17, 2007, she pled guilty to, and was convicted of, two counts of Stealing, each a Class A Misdemeanor in violation of § 570.030, RSMo.<sup>1</sup> The court sentenced her to one year of incarceration, but suspended execution of the sentence and ordered Clark to complete two years’ supervised probation. *State v. Lakeisha J. Washington*, Clay Co. Cir. Ct., Case No. 7CR105003405.
5. On December 9, 2003, Clark had pled guilty to Stealing by Deceit, a Class C Felony in violation of § 570.030, and Making a False Report, a Class B Misdemeanor in violation

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

of §575.080. The Information charged that Clark

appropriated U.S. currency ... from American Family Insurance ... by deceit in that defendant ... represented to American Family Insurance that a 1998 Ford Expedition was stolen, which representation was false and known by defendant to be false and American Family Insurance relied on the representation and was thereby induced to part with such property.

The court suspended imposition of sentence and ordered Clark to complete five years' supervised probation. *State v. Lakeisha J. Washington*, Jackson Co. Cir. Ct., Case No. CR2003-05760.

### CONCLUSIONS OF LAW

6. Section 375.141.1, RSMo<sup>2</sup> 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; [or]

(7) Having admitted or been found to have committed any insurance unfair trade practice or fraud[.]

7. "Theft has been held to involve moral turpitude." *In re Frick*, 694 S.W.2d 473, 479 (Mo. banc 1985) (internal citation omitted).

8. "A plea of guilty is an admission as to the facts alleged in the information." *Milligan v. State*, 772 S.W.2d 736, 739 (Mo. App. W.D. 1989).

9. The Director may refuse to issue Clark a resident insurance producer license pursuant to § 375.141.1(6) because she has been twice convicted of a crime involving moral turpitude, specifically Stealing. *State v. Lakeisha J. Washington*, Clay Co. Cir. Ct., Case No. 7CR105003405.

10. Each of Clark's convictions for a crime involving moral turpitude is a separate and sufficient ground for refusal pursuant to § 375.141.1(6).

11. The Director may refuse to issue Clark a resident insurance producer license pursuant to § 375.141.1(7) because she admitted, by her guilty plea in *State v. Lakeisha J.*

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<sup>2</sup> All civil statutory references are to the 2016 Missouri Revised Statutes.

Washington, Jackson Co. Cir. Ct., Case No. CR2003-05760, having committed fraud upon American Family Insurance.

12. The Director has considered Clark's history and all of the circumstances surrounding Clark's Application. Issuing Clark a resident insurance producer license would not be in the interest of the public. Accordingly, the Director exercises her discretion to refuse to issue Clark a resident insurance producer license.
13. This Order is in the public interest.

**ORDER**

**IT IS THEREFORE ORDERED** that the resident insurance producer license application of **Lakeisha Janell Clark** is hereby **REFUSED**.

**SO ORDERED.**

WITNESS MY HAND THIS 05<sup>th</sup> DAY OF January, 2018.



*Chlora Lindley Myers*

**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 10th day of January, 2018, 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:

Lakeisha Janell Clark  
127 Brentwood Drive  
Belton, Missouri 64012-3272

No. 1Z0R15W84297965040



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