



FINAL ORDER
EFFECTIVE
01-29-2018

State of Missouri

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

IN RE:)
)
MICHAEL RANSOM BOWERS, SR.,) **Case No. 161129507C**
)
Applicant.)

**ORDER REFUSING TO ISSUE A MOTOR VEHICLE EXTENDED
SERVICE CONTRACT PRODUCER LICENSE**

On October 18, 2017, the Consumer Affairs Division ("Division") submitted a Petition to the Director alleging cause for refusing to issue a motor vehicle extended service contract producer license to Michael Ransom Bowers, Sr. After reviewing the Petition, the Investigative Report, and other relevant documents, the Director issues the following findings of fact, conclusions of law and order:

FINDINGS OF FACT

1. Michael Ransom Bowers, Sr. ("Bowers") is an Illinois resident with a residential address of 22 Nottingham Lane, Belleville, Illinois 62223.
2. On October 21, 2016, the Department of Insurance, Financial Institutions and Professional Registration ("Department") received Bowers' Application for Motor Vehicle Extended Service Contract Producer License ("Application") along with attachments.
3. Background Information Question Number 1 of the Application asks, in relevant part:

Have you ever been convicted of a crime, had a judgment withheld or deferred, received a suspended imposition of sentence ("SIS") or suspended execution of sentence ("SES"), or are you currently charged with committing a crime?

4. Bowers answered "Yes" to Background Information Question Number 1 on his Application. Bowers provided a letter of explanation regarding his criminal past

and court documents showing that he was convicted of one misdemeanor and two felonies, as follows:

a. On March 26, 2007, Bowers pled guilty to the Class A Misdemeanor of Possession of a Controlled Substance in violation of § 195.202.¹ *State v. Michael Ransom Bowers*, St. Charles Co. Assoc. Cir. Ct., Case No. 0611-CR05238. The court suspended imposition of sentence and placed Bowers on unsupervised probation for two years. *Id.* On September 8, 2008, the court revoked Bowers' probation and sentenced him to 30 days in jail. *Id.*

b. On March 26, 2007, Bowers pled guilty to the Class C Felony of Conspiracy to sell a controlled substance, in violation of § 560.011. *State v. Michael Ransom Bowers*, St. Charles Co. Cir. Ct., Case No. 0611-CR06222. The court suspended imposition of sentence and placed Bowers on supervised probation for five years. *Id.* On January 5, 2009, the court revoked Bowers' probation and sentenced Bowers to four years in the Missouri Department of Corrections under § 559.115, with the sentence to run concurrently with the sentence Bowers received in *State v. Michael Ransom Bowers*, St. Charles Co. Cir. Ct., Case No. 0811-CR05892-01. *Id.* On April 9, 2009, the court ordered Bowers to be on supervised probation for five years. *Id.* Bowers was discharged from probation on July 17, 2013. *Id.*

c. On December 15, 2008, Bowers pled guilty to the Class D Felony of Driving While Intoxicated, in violation of § 577.010. *State v. Michael Ransom Bowers*, St. Charles Co. Cir. Ct., Case No. 0811-CR05892-01. The court sentenced Bowers to four years in the Missouri Department of Corrections under § 559.115. *Id.* On April 9, 2009, the court ordered Bowers to be on supervised probation for five years. *Id.* Bowers was discharged from probation on July 17, 2013. *Id.*

CONCLUSIONS OF LAW

5. Section 385.209.1, RSMo Supp. 2013, provides, in relevant part:

The director may suspend, revoke, refuse to issue, or refuse to renew a registration or license under sections 385.200 to 385.220 for any of the following causes, if the applicant or licensee or the applicant's or licensee's subsidiaries or affiliated entities acting on behalf of the applicant or licensee in connection with the applicant's or licensee's motor vehicle extended service contract program has:

¹ All criminal statutory citations are to those contained in the version of the Revised Statutes of Missouri under which the court rendered judgment.

* * *

- (5) Been convicted of any felony[.]
6. The Director may refuse to issue a motor vehicle extended service contract producer license to Bowers under § 385.209.1(5) because Bowers has been convicted of two felonies. Bowers was convicted of the Class C Felony of Conspiracy to sell a controlled substance, *State v. Michael Ransom Bowers*, St. Charles Co. Cir. Ct., Case No. 0611-CR06222, and the Class D Felony of Driving While Intoxicated, *State v. Michael Ransom Bowers*, St. Charles Co. Cir. Ct., Case No. 0811-CR05892-01.
 7. Each felony conviction constitutes a separate and sufficient ground for the Director to refuse to issue Bowers a motor vehicle extended service contract producer license under § 385.209.1(5).
 8. The above-described instances are grounds upon which the Director may refuse to issue Bowers a motor vehicle extended service contract producer license.
 9. The Director has considered Bowers' history and all of the circumstances surrounding Bowers' Application. Issuing a motor vehicle extended service contract producer license to Bowers would not be in the interest of the public. Accordingly, the Director exercises her discretion to refuse to issue Bowers a motor vehicle extended service contract producer license.
 10. This Order is in the public interest.

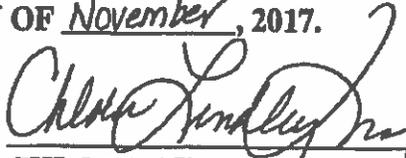
ORDER

IT IS THEREFORE ORDERED that the motor vehicle extended service contract producer license Application of Michael Ransom Bowers, Sr. is hereby **REFUSED**.

SO ORDERED.

WITNESS MY HAND THIS 13th DAY OF November, 2017.




CHLORA LINDLEY MYERS
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.

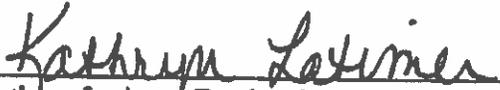
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CERTIFICATE OF SERVICE

I hereby certify that on this 14th day of November, 2017, a copy of the foregoing Order and Notice was served upon the Applicant in this matter by UPS, with signature required, at the following address:

Michael Ransom Bowers, Sr.
22 Nottingham Lane
Belleville, IL 62223

Tracking No. 1Z0R15W84294802793



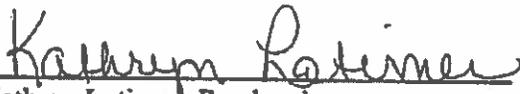
Kathryn Latimer, Paralegal
Missouri Department of Insurance, Financial
Institutions and Professional Registration
301 West High Street, Room 530
Jefferson City, Missouri 65101
Telephone: 573.751.2619
Facsimile: 573.526.5492
Email: kathryn.latimer@insurance.mo.gov

CERTIFICATE OF SERVICE

I hereby certify that on this 16th day of November, 2017, a copy of the foregoing Order and Notice was served upon the Applicant in this matter by USPS, certified mail, at the following address:

Michael Ransom Bowers, Sr.
22 Nottingham Lane
Belleville, IL 62223

Certified No. 7016 0340 0001 1319 7630


Kathryn Latimer, Paralegal
Missouri Department of Insurance, Financial
Institutions and Professional Registration
301 West High Street, Room 530
Jefferson City, Missouri 65101
Telephone: 573.751.2619
Facsimile: 573.526.5492
Email: kathryn.latimer@insurance.mo.gov

CERTIFICATE OF SERVICE

I hereby certify that on this 29th day of December, 2017, a copy of the foregoing Order and Notice was served upon the Applicant in this matter by USPS, first class mail, at the following address:

Michael Ransom Bowers, Sr.
22 Nottingham Lane
Belleville, IL 62223


Kathryn Latimer, Paralegal
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