



**DEPARTMENT OF COMMERCE AND INSURANCE**

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

**IN RE:** )  
 )  
**BENJAMIN C. McCRAY** ) **DCI Case No. 2511264022H**  
 ) **AHC Case No. 24-1207**  
 )

**FINDINGS OF FACT, CONCLUSIONS OF LAW,  
AND ORDER OF REVOCATION**

Based on the competent and substantial evidence on the whole record, I, Angela L. Nelson, Director of the Missouri Department of Commerce and Insurance (“Director” of the “Department”) issue the following Findings of Fact, Conclusions of Law, and Order of Discipline.

**FINDINGS OF FACT**

1. Angela L. Nelson is the duly appointed Director of the Department whose duties, under Chapters 374 and 375, RSMo, include the supervisions, regulation, and discipline of insurance producers in the State of Missouri.

2. Benjamin C. McCray (“McCray”) is a North Carolina resident with a reported residential address of 2800 Heather Glen Lane, Charlotte, North Carolina 28208-2580, and a mailing address of 1318 Wembley Drive, Charlotte, North Carolina 28205-5572.

3. On or about February 23, 2023, an electronic application for a non-resident insurance producer license on behalf of McCray was submitted to the Department by an authorized submitter (the “February Application”).

4. Background Question No. 1B on the February Application states:

Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony? You may exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court).

5. McCray answered “No” to Background Question No. 1B on the February Application.

6. The Attestation section on the February Application provides, in pertinent part:

1: I hereby certify that, under penalty of perjury, all of the information submitted in this application is true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license revocation or denial of the license and may subject me to civil or criminal penalties.

7. The Authorizing Officer section of the February Application states in pertinent part, “[a]s the authorized submitter, I declare that the applicant provided all the information submitted on this application.”

8. On March 3, 2023, someone, on behalf of McCray, uploaded certain documents into the online document retention database operated on behalf of member jurisdictions by the National Association of Insurance Commissioners (“NAIC”). The documents added to the database consisted of a short explanation of the circumstances surrounding McCray’s felony criminal history authored by McCray, a waiver under the provisions of Title 18, United States Code (“U.S.C.”), Section 1033 from the state of North Carolina, and the results of a search of a database of criminal offenses that provided limited information on McCray’s criminal history.

9. On March 8, 2023, Angie Gross (“Gross”), Special Investigator with the Department’s Division of Consumer Affairs (“Division”) sent McCray an email with an attached letter. In the March 8, 2023 letter, Gross informed McCray that she had learned that North Carolina, which issued McCray’s resident insurance producer license, also issued a waiver under Title 18, U.S.C. Section 1033, a federal law that makes it illegal for persons convicted of certain felonies involving dishonesty or breach of trust to be involved in the business of insurance.

10. The March 8, 2023 letter asked McCray to provide information regarding the possible felony conviction within twenty days of his receipt of the letter.

11. On March 9, 2023, Gross spoke with McCray in a telephone call. She explained what documentation McCray needed to provide. McCray did not believe he could obtain the information from the federal court. Gross told him he would need to provide a certification from the federal court that the requested records had been destroyed. McCray indicated to Gross that he was going to look at withdrawing the February Application and submitting a new application at a later date with the “correct” answers to the Background Questions on the application.

12. On March 9, 2023, McCray withdrew his February Application.

13. On May 11, 2023, the Illinois Department of Insurance (the “Illinois Department”) sent a letter to McCray in response to an application McCray submitted for a non-resident insurance producer license in Illinois. The May 11, 2023 letter informed McCray that the Illinois Department was denying McCray’s application because: (1) he provided incorrect, misleading, incomplete, and materially untrue information in his application, a violation of 215 Illinois Insurance Code (“ILCS”) 5/500-70(a)(1); (2) because he attempted to obtain a license through misrepresentation in violation of 215

ILCS 5/500-70(a)(3); and (3) because he failed to respond to the Illinois Department's several requests for information in violation of 215 ILCS 5/500-110(b), which is a violation of an insurance law under 215 ILCS 5/500-70(a)(2).

14. On or about August 26, 2023, an authorized submitted on behalf of McCray, submitted an electronic Application for a non-resident insurance producer license (the "August Application") to the Department.

15. Background Question No. 1B on the August Application states:

Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony? You may exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court)

16. McCray answered "No" to Background Question No. 1B on the August Application.

17. Background Question No. 2 on the August Application asks, in pertinent part:

Have you ever been named or involved as a party in an administrative proceeding, including FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration? "Involved" means having a license censured, suspended, revoked, canceled, terminated; or being assessed a fine, a cease and desist order, a

prohibition order, a compliance order, placed on probation, sanctioned or surrendering a license to resolve an administrative action. "Involved" also means being named as a party to an administrative or arbitration proceeding, which is related to a professional or occupational license, or registration. "Involved" also means having a license or registration application denied or the act of withdrawing an application to avoid a denial.... If you answer yes, you must attach to this application: a) a written statement identifying the type of license and explaining the circumstances of each incident, b) a copy of the Notice of Hearing or other document that states the charges and allegations, and c) a copy of the official document, which demonstrates the resolution of the charges or any final judgment.

18. McCray answered "No" to Background Question No. 2 despite his receipt of the Illinois Department's May 22, 2023 Refusal Letter prior to the submission of his August Application.

19. The Attestation section on the August Application states, in pertinent part:

1: I hereby certify that, under penalty of perjury, all of the information submitted in this application and attachments is true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license revocation or denial of the license and may subject me to civil or criminal penalties.

20. The Authorizing Officer section of the August Application stated in pertinent part: “[a]s the authorized submitted, I declare that the applicant provided all the information submitted on this application.”

21. On August 29, 2023, based on the information provided in his August Application, the Director issued McCray a non-resident insurance producer license, number 3002694221. The license is due to expire on July 12, 2026.

22. During a review of certain NAIC-maintained databases that provide information on administrative proceedings involving insurance producer licensees and applicants, the Department realized that McCray answered “No” to Background Question No. 1B on both his February and August Applications despite having submitted documentation to the NAIC database showing that he had felony charges and convictions. Karen Crutchfield (“Crutchfield”), Special Investigator with the Division, was assigned to investigate. On October 12, 2023, Crutchfield sent an email asking McCray to provide an explanation of why he did not disclose his felony charges or convictions and for certified copies of certain documents regarding the felony charges and convictions.

23. McCray did not respond to Crutchfield’s October 12, 2023 email.

24. Crutchfield did not receive a response to her October 12, 2023 so, on November 2, 2023, she sent McCray an inquiry letter asking for certain documents regarding his felony charges and convictions. She also pointed out that McCray had withdrawn his February Application. The inquiry letter cited 20 CSR 100-4.100(2)(A), which requires insurance producer licenses and applicants for all licenses to respond within twenty days of the date of the letter. Crutchfield sent the November 2, 2023 inquiry letter to McCray's reported residential address and McCray's reported mailing address.

25. McCray did not respond to the November 2, 2023 inquiry letter and did not offer an explanation for his failure to respond.

26. Crutchfield sent a second inquiry letter on November 28, 2023, asking for the same information and, again, citing 20 CSR 100-4.100(2)(A) to inform McCray he must answer within twenty days of the date of the letter. The November 28, 2023 inquiry letter was also sent to both of McCray's reported addresses.

27. McCray did not respond to the November 28, 2023 inquiry letter within the required twenty days and did not offer an explanation for his failure to respond.

28. Despite McCray's suggestion that records regarding his felony charges and convictions were unavailable, Crutchfield was able to obtain certified copies of the Bill of Indictment/Grand Jury Charges and the Judgment in *United States v. Alvarado Orlando Clarke, et al.*, Case No. 3:00cr6-6, United States District Court for the Western District of North Carolina, Charlotte Division.

29. The records obtained by Crutchfield revealed that, on January 12, 2000, the North Carolina Grand Jury returned a Bill of Indictment against McCray, and others, charging McCray with:

- a. Paying Alvarado Clarke ("Clarke") \$4,000.00 to alter McCray's and his then-wife's credit files, after which McCray and his then-wife did and attempted to lease a vehicle valued at approximately \$46,325.00; and using "QuickBooks" to create false and fraudulent W-2s and pay stubs that were submitted to lenders and other persons to apply for real estate mortgage loans. The residential loan applications also contained false and misleading material misrepresentations, including the failure to disclose two bankruptcy filings, all in violation of 18 U.S.C. § 371.
- b. Attempting to defraud and obtaining by false pretenses, money or other property from, among others, First Union National Bank, and aiding, abetting, or producing the commission of the offense in violation of 18 U.S.C. §§ 1344 and 2.
- c. Attempting to access a protected computer without authorization or exceeding authorized access to such computer by altering McCray's Equifax credit file to enable him to defraud creditors, and by such means, enable McCray to further the intended fraud and obtain things of value, and aiding and abetting the commission of the continuing offense in violation of 18 U.S.C. §§ 1030(a)(4) and 2.

- d. Knowingly attempting to make a false statement or report on a credit application for the lease of a vehicle for the purpose of influencing the action of an FDIC-insured financial institution and aiding and abetting the commission of the offense in violation of 18 U.S.C. §§ 1014 and 2.
- e. Knowingly and willfully attempting and making a false statement or representation in a matter within the jurisdiction of the United States government by submitting a Uniform Residential Loan Application containing material misrepresentations about McCray's assets, liabilities, income, or prior bankruptcies and aiding and abetting the commission of the offense in violation of 18 U.S.C. §§ 1001 and 2.

30. The records obtained by Crutchfield also showed that, on November 7, 2000, McCray pled guilty to felony counts of making false statements in general and aiding and abetting the commission of the offense in violation of 18 U.S.C. §§ 1001 and 2. The district court accepted McCray's guilty plea, found him guilty on each of the two felony counts, and sentenced him to probation for a period of three years on each count, to be served concurrently. The district court also ordered McCray to pay restitution and imposed certain conditions of probation.

31. On September 13, 2023, the Arizona Department of Insurance and Financial Institutions ("Arizona Department") denied McCray's application for an insurance license in that state.

32. The Arizona Department based its denial on AR Rev. Stat. §§ 295(A)(1), (3), (6), and (9), finding: (1) McCray provided incorrect,

misleading, incomplete, or materially untrue information in his application for a license; (2) McCray obtained or attempted to obtain a license through misrepresentation or fraud; (3) McCray had been convicted of a felony; and (4) McCray had an insurance license, or its equivalent, denied, suspended or revoked in another state, district, or territory.

33. On September 27, 2023, the State of Louisiana’s Department of Insurance (“Louisiana Department”) levied a fine of \$250.00 on McCray under La. R.S. 22.1554(A)(2), finding McCray provided incorrect, misleading, incomplete, or materially false information in his license application.

34. On September 5, 2023, the California Department of Insurance (“California Department”) issued its Order of Summary Revocation, which revoked McCray’s insurance license in that state, finding: (1) McCray failed to disclose his criminal history on his insurance producer license applications dated July 19, 2021 and February 28, 2023; and (2) McCray failed to respond to the letter and email sent to him regarding the investigation of his license applications in violation of Cal. Ins. Code § 1736.5. The California Commissioner of Insurance (“California Commissioner”) also determined that McCray was a “prohibited person,” as that term is used in 18 U.S.C. § 1033 and Cal. Ins. Code § 1742.2, because McCray’s felony conviction involved dishonesty or breach of trust. This meant that McCray was required to obtain

the California Commissioner's written consent prior to engaging in the business of insurance in California, which McCray did not have.

35. McCray did not report the Illinois Department's Refusal, the Arizona Department's Denial, or the California Department's Revocation to the Director.

36. On January 24, 2024, McCray sent Crutchfield an email apologizing for his failure to respond to her previous letters and emails and asked about the procedure for withdrawing his application.

37. Crutchfield responded to McCray that same day by email, attaching a Voluntary Surrender Form that would allow McCray to voluntarily surrender his Missouri insurance producer license.

38. McCray did not respond to Crutchfield's January 24, 2024 email and did not submit the Voluntary Surrender Form.

39. On May 7, 2024, the North Carolina Department of Insurance ("North Carolina Department") entered into a Voluntary Settlement Agreement with McCray, which provided that the North Carolina Department and McCray agreed that McCray would pay a civil penalty of \$250.00 to the North Carolina Department and included the following language: "Be aware that if a state or federal regulator other than the Agent

Services Division has issued an occupation or professional license to you, that regulator may require you to report this administrative action to it....”

40. McCray never reported the May 7, 2024 administrative action taken by the North Carolina Department to the Director.

41. Also on May 7, 2024, the Alaska Department of Commerce, Community, and Economic Development, Insurance Division (“Alaska Insurance Division”) issued its Accusation and Final Order under AS 21.27.040.

42. On June 3, 2024, the Alaska Insurance Division entered its Final Order in the matter adopting the license denial in full (“Final Order”) and denying McCray’s non-resident insurance producer license application for the following reasons:

- a. On February 28, 2023 McCray applied for an insurance producer license in the State of Alaska.
- b. McCray answered “No” to both Background Question Nos. 1A and 1B, indicating that he did not have any criminal history to disclose.
- c. Upon checking the online document retention database maintained by the NAIC, the Alaska Insurance Division found the 1033 waiver issued by the State of North Carolina.
- d. Further, on March 3, 2023, someone uploaded incomplete information on McCray’s felony and misdemeanor convictions to the online NAIC document retention database. McCray did not provide complete information regarding his felony and

misdemeanor convictions as part of his application for an insurance producer license in the State of Alaska.

- e. On March 6, 2023, the Alaska Insurance Division sent correspondence to McCray giving him the opportunity to voluntarily withdraw his February 28, 2023 application and to provide a new, complete and accurate application. McCray did not respond to the March 6, 2023 letter.
- f. Alaska Statute 21.27.040(a) requires an applicant for an insurance producer license in the state of Alaska to submit complete and accurate information in the application.
- g. Alaska Statute 21.27.020(a) directs that the Alaska Insurance Division must not issue or renew a license except in compliance with the laws of that state and unless the Alaska Insurance Division determines that the applicant is trustworthy, competent and is qualified to act as an insurance producer under the laws of that state.
- h. Alaska Statute 21.27.020(b)(4) provides that “[t]o qualify for issuance or renewal of a license an applicant or licensee shall be a trustworthy person.”

43. McCray did not report the administrative action taken by the State of Alaska to the Director.

### **PROCEDURAL HISTORY**

- 1. On September 20, 2024, the Director (as Petitioner) filed her Complaint in the above-styled matter seeking a finding from the Administrative Hearing Commission (the “Commission”) that cause exists to discipline McCray’s non-resident insurance producer license.

2. The Commission attempted to served McCray but was not able to do so.

3. On November 19, 2024, in response to a request from the Director, the Commission forwarded a personal service packet to the Director.

4. On or about November 20, 2024, the Director sent copies of the personal service pack to McCray, certified mail, return receipt requested, at both addresses of record that he previously provided to the Department. The personal service pack was also sent to both addresses of record by United Parcel Service, signature required.

5. On or about November 27, 2024, the United States Postal Service (“USPS”) returned the personal service packet sent to McCray at his 2800 Heather Glen Lane, Charlotte, NC 28208-2580 address, because the packet remained unclaimed. The USPS did provide a possible forwarding address.

6. On December 23, 2024, the Director filed a Motion for Continuance from the initial January 16, 2025 hearing date, citing the difficulties the Commission and the Director encountered attempting service on McCray.

7. On January 8, 2025, the Commission granted the Director’s Motion for Continuance and reset the hearing for February 25, 2025.

8. The Director was able to serve McCray by certified mail, return receipt requested, using the address provided by USPS.
9. On January 16, 2025, McCray contacted Shelley Woods, counsel for the Director, and confirmed that he received the personal service packet.
10. On May 15, 2025, served her First Set of Requests for Admissions Directed to McCray.
11. On July 21, 2025, having received no response and after sending a “Golden Rule” letter to McCray, the Director file her Motion to Deem her First Requests for Admissions Directed to McCray Admitted.
12. On August 18, 2025, the Commission issued its Order Deeming the Requests for Admissions filed by the Director, admitted.
13. On September 24, 2025, the Commission entered its Default Decision, determining that the Director was entitled to the relief requested in her Complaint.
14. On November 24, 2025, the Commission sent its Certified Records, which included: (1) the Complaint filed by the Director on September 20, 2024; (2) correspondence from McCray, filed February 18, 2025; (3) the Director’s Motion to Deem her First Requests for Admissions

Admitted, filed July 21, 2025; (4) the Order Deeming First Requests for Admissions Admitted, issued on August 18, 2025; and (5) the Commission's Default Decision, issued on September 24, 2025.

15. The Director then entered her Order setting the matter for a hearing on what discipline, if any, to impose on McCray.

16. The hearing was held on January 28, 2026. McCray appeared remotely and without counsel. The Division was represented by Senior Counsel Shelley A. Woods. Senior Regulatory Auditors Angie Gross and Karen Crutchfield, testified.

17. During the hearing, the Hearing Officer took official notice of the Commission's Certified Record and entered it into the disciplinary hearing record.

18. At the close of the hearing, based on the evidence offered and entered into the record, counsel for the Division requested that the Director enter her Order revoking McCray's insurance producer license.

19. On January 29, 2026, the Hearing Officer issued an Order providing the parties with the opportunity to file proposed findings of fact, conclusions of law, and order, and establishing a briefing schedule. On February 27, 2026, the Division filed its Proposed Findings of Fact,

Conclusions of Law, and Order. McCray did not file any proposed findings in response.

### **CONCLUSIONS OF LAW**

Section 621.110 outlines the procedure after the Commission finds cause to discipline a license. That statute provides, in relevant part:

Upon a finding in any cause charged by the complaint for which the license may be suspended or revoked as provided in the statutes and regulations relating to the profession or vocation of the licensee..., the commission shall deliver or transmit by mail to the agency which issued the license the record and a transcript of the proceedings before the commission together with the commission's findings of fact and conclusions of law. The commission may make recommendations as to appropriate disciplinary action but any such recommendation shall not be binding on the agency .... Within thirty days after receipt of the record of the proceedings before the commission and the findings of fact, conclusions of law, and recommendations, if any, of the commission, the agency shall set the matter for hearing upon the issue of appropriate disciplinary action and shall notify the licensee of the time and place of the hearing.... The licensee may appear at said hearing and be represented by counsel. The agency may receive evidence relevant to said issue from the licensee or any other source. After such hearing the agency may order any disciplinary measure it deems appropriate and which is authorized by law.

When an agency seeks to discipline an existing license, the statutes establish a bifurcated procedure under which the Commission "finds the

predicate facts as to whether cause exists to discipline a license” and the agency “exercises final decision making authority concerning the discipline to be imposed.” *State Bd. of Reg. for the Healing Arts v. Trueblood*, 368 S.W.3d 259, 267-68 (Mo. App. 2012).

Section 374.015.2 relates to proceedings to revoke or suspend a license.

It states, in relevant part:

If a procedure is instituted to revoke or suspend a license of any person under sections 374.755, 374.787, and 375.141, the director shall refer the matter to the administrative hearing commission by directing the filing of a complaint. The administrative hearing commission shall conduct hearings and make findings of fact and conclusions of law in such cases. The Director shall have the burden of proving cause for discipline. If cause is found, the administrative hearing commission shall submit its findings of fact and conclusions of law to the director, who may determine appropriate discipline.

The principal purpose of § 375.141 is not to punish licensees, but to protect the public. *Ballew v. Ainsworth*, 670 S.W.2d 94, 100 (Mo. App. 1984).

**Having Been Convicted of a Felony  
or Crime Involving Moral Turpitude**

Section 375.141.1 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[.]

Cause exists to discipline McCray's non-resident insurance producer license under § 375.141.1(6) for two reasons, having been convicted of a felony and having been convicted of a crime involving moral turpitude.

McCray was convicted of two felonies: making a false statement and aiding and abetting in the commission of the offense, which involved a scheme to alter his and his ex-wife's credit files in order to obtain credit for which McCray and his then-wife did not qualify. The certified records of the United States District Court of North Carolina prove the convictions. *United States v. Alvarado Orlando Clarke, et al.*, Case No. 3:00cr6-6 (W.D.N.C.). The same conviction also mean that McCray was convicted of crimes involving moral turpitude. *Id.*; *State Bd. of Nursing v. Blaine*, No. 08-2134 BN (Mo. Admin. Hrg. Comm'n, Sept. 18, 2009) (stealing is a crime of moral turpitude).

"Moral turpitude" has been defined as "an act of baseness, vileness, or depravity in the private and social duties which a man owes to his fellowman or to society in general, contrary to the accepted and customary rule of right and duty between man and man; everything 'done contrary to justice, honesty, modesty, and good morals.'" *Brehe v. Mo. Dept. of Elem. & Second. Educ.*, 213 S.W.3d 720, 725 (2007), quoting *In re Frick*, 694 S.W.2d 473, 479 (Mo. banc 1985) (internal citation omitted). Missouri cases analyzing crimes

of moral turpitude generally classify crimes involved into three categories. The first are crimes that necessarily involve moral turpitude, such as fraud. The second category are crimes that are not classified as moral turpitude because they are so obviously petty, such as illegal parking. The third category of crimes are those that may be saturated with moral turpitude, but yet do not necessarily involve it, such as a refusal to answer questions before a congressional committee. *Brehe*, 213 S.W.3d at 725.

McCray was convicted of making false statements, in general, and aiding and abetting the commission of the offense. *United States v. Alvarado Orlando Clarke, et al.*, Case No. 3:00cr6-6 (W.D.N.C.). McCray's participation in the commission of the offense allowed him to obtain credit for which he would not otherwise qualify. Thus, his crimes are ones involving dishonesty or a breach of trust and were "contrary to the accepted and customary rule of right and duty between man and man[.]" *Brehe*, 213 S.W.3d at 725, quoting *In re Frick*, 694 S.W.2d 473, 479 (Mo. banc 1985). See also 18 U.S.C. § 1033. As such, McCray's crimes are classified as crimes that fall into the first category of crimes involving moral turpitude.

During the January 28, 2026 hearing, McCray claimed that he was convicted of one felony, not two. The certified record shows that he was convicted of the same two felonies twice. *United States v. Alvarado Orlando*

*Clarke, et al.*, Case NO. 3:00cr6-6 (W.D.N.C.). Even if we were to accept McCray's testimony as fact, he was still charged with and convicted of a felony involving dishonesty and breach of trust and, therefore, crimes involving moral turpitude. *Id.*

McCray also argued that he was not guilty of the felony to which he pled guilty. However, the court accepted McCray's guilty plea, found him guilty on the two felony counts, and sentenced him to probation for a period of three years on each felony county, to be served concurrently. The court also ordered McCray to pay restitution and imposed certain conditions of probation.

McCray's non-resident insurance producer license is, therefore, subject to discipline under § 375.141.1(6).

### **Violating Insurance Laws or Regulations**

Section 375.141.1(2) states as follows:

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:

Section 375.141.6 states:

An insurance producer shall report to the director any administrative action taken against the producer in another jurisdiction or by another governmental agency in this state within thirty days of the final disposition of the matter. This report shall include a copy of the order, consent order or other relevant legal documents.

McCray never reported the following within the thirty days required under Missouri law:

- The May 11, 2023 refusal by the Illinois Department to issue him a non-resident insurance producer license;
- The September 13, 2023 refusal to issue him an insurance license by the Arizona Department;
- The September 27, 2023 refusal of his application for a non-resident insurance producer license and fine of \$250.00 levied by the Louisiana Department;
- The September 5, 2023 Order of Summary Revocation issued by the California Department;
- The May 7, 2024 Settlement Agreement with the North Carolina Department; and
- The May 7, 2024 Final Order issued by the Alaska Insurance Division.

All are administrative actions that were required to be reported to the Director under § 375.141.6. The failure to report these actions is a violation of an insurance law.

McCray's non-resident insurance producer license is, therefore, subject to discipline under § 375.141.1(2).

**Having an Insurance Producer License, or its Equivalent, Denied, Suspended, or Revoked in Any Other State**

Section 375.141.1(9) states:

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:

(9) Having an insurance producer license, or its equivalent, denied, suspended or revoked in any other state, district or territory[.]

McCray was denied an insurance producer license or had an existing license revoked in several states: (1) Illinois refusal; (2) California revocation; (3) Arizona refusal; and (4) Alaska refusal. McCray did not report these administrative actions to the Department.

McCray's non-resident insurance producer license is, therefore, subject to discipline under § 375.141.1(9).

**Intentionally Providing Materially Incorrect, Misleading, Incomplete, or Untrue Information in his August Application**

Section 375.141.1(1) states as follows:

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:

(1) Intentionally providing materially incorrect, misleading, incomplete or untrue information in the license application[.]

McCray failed to disclose his two felony convictions and the Illinois Department's refusal to issue him an insurance producer license on his August Application. He also failed to disclose his criminal history in the August Application, even after he withdrew his February Application for that same failure and promised to submit a second application with the correct information. McCray knew his employer could submit additional insurance producer license applications but did nothing to correct the information that his employer used in submitting applications.

McCray's non-resident insurance producer license is, therefore, subject to discipline under § 375.141.1(1).

### **Obtaining a License Through Material Misrepresentation or Fraud**

Section 375.141.1(3) states:

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:

\* \* \*

(3) Obtaining or attempting to obtain a license through material misrepresentation or fraud[.]

McCray did not disclose his two felony convictions or the Illinois Department's refusal to issue him an insurance producer license in his August Application. In doing so, McCray obtained a non-resident insurance producer license in Missouri through a material misrepresentation or fraud.

The Director's Complaint asked the Commission to "make findings of fact and conclusions of law that cause exists to discipline the non-resident insurance producer license of [McCray]." In its Default Decision, the Commission entered its decision that "Petitioner is entitled to the relief requested in the complaint." The Default Decisions, therefore, constitutes the decision that cause to discipline McCray's non-resident insurance producer license.

McCray's non-resident insurance producer license is, therefore, subject to discipline under § 375.141.1(3)

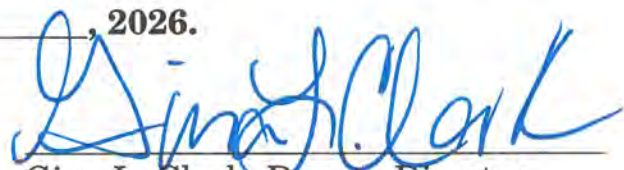
**ORDER**

Based on the foregoing findings and conclusions, the Missouri non-resident insurance producer license of Benjamin C. McCray (License No. 3002694221) is hereby **REVOKED**.

**SO ORDERED, SIGNED, AND OFFICIAL SEAL AFFIXED THIS**

16<sup>th</sup> DAY OF June, 2026.



  
Gina L. Clark, Deputy Director  
Missouri Department of Commerce  
and Insurance

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that a true and accurate copy of the foregoing was sent, via UPS, signature required, on this 17<sup>th</sup> day of June, 2026, to:

Benjamin C. McCray                      Tracking No. 1Z0R15W84299482362  
14003 Highland Meadow Road  
Charlotte, North Carolina 28273-4950

and hand-delivered, with a courtesy copy by email to:

Shelley A. Woods  
301 West High Street, Room 530  
Jefferson City, MO 65101  
[Shelley.woods@insurance.mo.gov](mailto:Shelley.woods@insurance.mo.gov)

  
Kathryn Latimer  
Paralegal  
Missouri Department of Commerce  
and Insurance  
301 West High Street, Room 530  
Jefferson City, MO 65101  
Tel: (573) 751-6515  
Fax: (573) 526-5492  
[Kathryn.latimer@insurance.mo.gov](mailto:Kathryn.latimer@insurance.mo.gov)