



DEPARTMENT OF INSURANCE, FINANCIAL
INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

In the Matter of:)	
)	
AARON JAMES MEADE,)	Case No. 12-0124074C
)	
Respondent.)	
)	

CONSENT ORDER

John M. Huff, Director of the Department of Insurance, Financial Institutions and Professional Registration takes up the above-referenced matter for consideration and disposition. The Consumer Affairs Division, through counsel, Carolyn H. Kerr, and Aaron James Meade ("Meade") have reached a settlement in this matter and Meade has consented to the issuance of this Consent Order.

Findings of Fact

1. John M. Huff is the 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, include the

supervision, regulation, and discipline of insurance producers licensed to operate and conduct business in the State of Missouri.

2. The Consumer Affairs 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 initiate this action before the Director to enforce the insurance laws of this state.

3. The Department issued Aaron James Meade ("Meade") a non-resident insurance producer license (No. 402619) on September 21, 2007. Meade's license is currently active and will expire on September 21, 2013.

4. On or about August 4, 2011, the Department received and processed Meade's Uniform Electronic Non-Resident Renewal Application ("Renewal Application").

5. In the section of the Renewal Application headed "Background Questions," Background Question No. 2 asks:

Have you been named or involved as a party in an administrative proceeding regarding any professional or occupational license or registration, which has not been previously reported to this state?

6. Meade answered "No" to Background Question No. 2 on his Renewal Application.

7. On May 5, 2009, the Illinois Department of Financial and Professional Regulation, Division of Insurance ("Illinois DOI") entered an Order of Revocation ("Illinois Revocation Order") against Meade, finding that he "sold insurance to an

Illinois consumer without a valid insurance producer license in violation of Section 5/500-15(a) of the Illinois Insurance Code (215 ILCS 5/500-15(a)).” The Illinois Order also assessed Respondent “a civil penalty of \$2,000.00.” *In the Matter of the Revocation of Licensing Authority of Aaron J. Meade*, May 5, 2009.

8. On June 11, 2010, the Washington Office of Insurance Commissioner (“Washington DOI”) entered an Order Revoking License (“Washington Revocation Order”) against Meade, based on his failure to report the Illinois DOI’s administrative action taken against him and his “continued failure to respond” to the Washington DOI’s letters requesting information and documentation relative to that administrative action. *In the Matter of Aaron J. Meade*, No. 10-0109.

9. The Washington Order, which was effective July 1, 2010, notified Meade that his “failure to report the administrative action and [his] continued failure to respond to [its] letters” violated RCW 48.18.597 and RCW 48.17.475, Washington insurance laws. *Id.*

10. Meade did not disclose either the May 5, 2009 Illinois Revocation Order entered against him or the June 11, 2010 Washington Revocation Order entered against him on his Renewal Application.

11. Meade failed to report either the May 5, 2009 Illinois Revocation Order entered against him and the June 11, 2010 Washington Revocation Order entered against him to the Director within 30 days of the final disposition of the matter, as required by Missouri law.

12. Special Investigator Dennis Fitzpatrick ("Fitzpatrick"), Consumer Affairs Division, mailed Meade a letter, dated August 26, 2011, by first class mail asking for an explanation and information about the Illinois and Washington Orders. He also requested certified copies of the two orders.

13. The August 26, 2011 letter was addressed to Aaron Meade at 2417 Sagemont Dr., Brandon FL 33511.

14. Fitzpatrick's August 26, 2011 letter was not returned to the Department as undeliverable.

15. Meade did not respond to the August 26, 2011 letter from the Department within 20 days from the date the letter or by September 16, 2011, and failed to demonstrate a reasonable justification for the delay.

16. Fitzpatrick mailed Meade another letter, dated September 20, 2011, by first class mail asking for an explanation and information about the Illinois and Washington Orders. He also requested certified copies of the two orders.

17. The September 20, 2011 letter was addressed to Aaron Meade at 2417 Sagemont Dr., Brandon FL 33511.

18. A response to the September 20, 2011 letter was required by October 1, 2011.

19. Fitzpatrick's September 20, 2011 letter was not returned to the Department as undeliverable.

20. Meade did not respond to the September 20, 2011 letter from the Department within 20 days from the date the letter or by October 11, 2011, and failed to demonstrate a reasonable justification for the delay.

21. On or about September 10, 2012, counsel for the Consumer Affairs Division sent Meade a settlement offer with a written description of the specific conduct for which discipline is sought and a citation to the statutes and regulations allegedly violated, together with copies of documents which are the basis thereof.

Conclusions of Law

22. The allegations raised by the Consumer Affairs Division are grounds to discipline Meade's non-resident insurance producer license pursuant to §§375.141.1 (1), (2), (3), and (9), RSMo (Supp. 2011),¹ as follows:

- a. Under § 375.141.1(1), the Director may revoke Meade's non-resident insurance producer license because Meade provided materially incorrect or incomplete information on his Renewal Application;
- b. Under § 375.141.1(2), the Director may revoke Meade's non-resident insurance producer license because Meade violated the insurance laws or regulations of Missouri, namely § 375.141.6, by failing to report the May 5, 2009 Illinois Revocation Order entered against him and the June 11, 2010 Washington Revocation Order entered against him to the Director within 30 days of the final disposition of each matter;
- c. Under § 375.141.1(2), the Director may revoke Meade's non-resident insurance producer license because Meade violated the insurance laws

¹ All statutory references are to the 2011 Supplement to the Revised Statutes of Missouri, unless otherwise noted.

or regulations of Missouri, namely 20 CSR 100-4.100(2)(A), in that each failure to respond to the Department's inquiries (August 26, 2011, and September 20, 2011) is a separate and sufficient ground for disciplining Meade's non-resident insurance producer license;

- d. Under § 375.141.1(2), the Director may revoke Meade's non-resident insurance producer license because Meade violated the insurance laws of other states, in that Meade violated 215 ILCS 5/500-15(a), an Illinois insurance law, and RCW 48.17.597(1) and RCW 48.17.475, Washington insurance laws;
- e. Under § 375.141.1(3), the Director may revoke Meade's non-resident insurance producer license because Meade obtained or attempted to obtain a producer license through material misrepresentation or fraud on his Renewal Application by answering untruthfully and intentionally "No" to Background Question No. 2 on his Renewal Application, thereby failing to disclose both the May 5, 2009 Illinois Revocation Order entered against him and the June 11, 2010 Washington Revocation Order entered against him on his Renewal Application; and
- f. Under § 375.141.1(9), the Director may revoke Meade's non-resident insurance producer license because his insurance producer license was revoked in Illinois and Washington.

23. Section 375.141 provides, in relevant 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:

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

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

(3) Obtaining or attempting to obtain a license through material misrepresentation or fraud;

* * *

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

* * *

6. 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[.]

24. 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.

Settlement Terms

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

26. Meade admits to the facts alleged by the Consumer Affairs Division and outlined in this Consent Order.

27. Meade agrees that these facts constitute grounds to discipline his non-resident producer license.

28. Meade acknowledges that he has been advised that he may, either at the time the settlement agreement is signed by the parties or within fifteen (15) days thereafter, submit the agreement to the Administrative Hearing Commission for determination that the facts agreed to by the parties to the settlement constitute grounds for disciplining Meade's license.

29. Meade further acknowledges that he understands that he has the right to consult an attorney at his own expense.

30. Except as agreed to and provided in Paragraph 28, Meade stipulates and agrees to waive any waivable rights that he may have to a hearing before the Administrative Hearing Commission, 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 Consumer Affairs Division from all liability and claims arising out of, pertaining to, or relating to this matter.

31. 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.

32. The Consumer Affairs Division is authorized to settle this matter, and the Director is authorized to issue this Consent Order in the public interest pursuant to §§ 374.046 and 621.045, RSMo, and § 536.060, RSMo (2000).


33. 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 Aaron James Meade' non-resident producer license (#402619) is hereby revoked.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 2ND DAY OF OCTOBER, 2012.




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 Aaron James Meade has a right to a hearing, but that Aaron James Meade waives the hearing and consents to the issuance of this Consent Order.



Aaron James Meade
100 Central Ave.
St. Petersburg, FL 33701

9/24/12
Date

Respondent

Counsel for Respondent

Date

Bar No. _____

Telephone: _____

Facsimile: _____



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9/28/12
Date