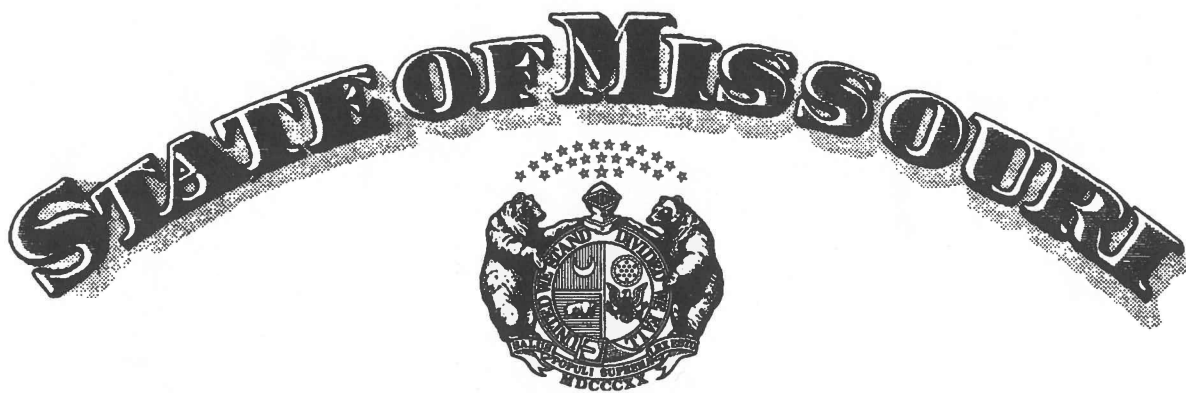




DEPARTMENT OF COMMERCE AND INSURANCE

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

In the Matter of:

KAYLA DIANN PIPES,

Respondent.

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)

Case No. 2509020962C

CONSENT ORDER

ANGELA L. NELSON, Director of the Missouri Department of Commerce and Insurance, takes up the above matter for consideration and disposition. The Consumer Affairs Division, through legal counsel Katherine S. Walsh, and Respondent Kayla Diann Pipes, have reached a settlement in this matter and have consented to the issuance of this Consent Order.

FINDINGS OF FACT AND CONCLUSIONS OF LAW

1. Angela L. Nelson is the Director of the Missouri Department of Commerce and Insurance (the "Director" of the "Department"), whose duties, pursuant to Chapters 374 and 375, RSMo,¹ include the supervision, regulation, and discipline of insurance producers.

¹ All civil statutory references are to the 2016 Missouri Revised Statutes unless otherwise noted.

2. The Consumers Affairs Division (“Division”) of the Department has the duty of conducting investigations into the conduct of insurance producers and companies pursuant to the insurance laws of this state and has been authorized by the Director to investigate and initiate actions to enforce the insurance laws of Missouri, including producer license discipline.

3. On August 7, 2025, Respondent Kayla Diann Pipes (“Respondent” or “Pipes”) submitted a resident insurance producer application (the “Application”) through the National Insurance Producer Registry (NIPR).

4. Background Question Number 1A on the Application asks, in part:

Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor? You may exclude the following misdemeanor convictions or pending misdemeanor charges: traffic citations, driving under the influence (DUI), driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended or revoked license.

5. Pipes responded “Yes” to Background Question Number 1A.

6. Background Question Numbers 1B, 1B1, and 1B2, on the Application ask, in part:

1B: Have you ever been convicted of a of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony?

1B1: If you have a felony conviction involving dishonesty or breach of trust, have you applied for written consent to engage in the business of insurance in your home state as required by 18 USC 1033?

1B2: If so, was consent granted?

7. Pipes responded “Yes” to Background Question Numbers 1B and 1B1. She answered “No” to Background Question Number 1C.

8. Pipes answered “Yes” to Background Question No. 2.

9. Pipes disclosed, with documents attached to the Application, that she had been convicted of five felonies in various Missouri counties between 2016 and 2021. She served concurrent sentences in the Missouri Department of Corrections on all convictions between 2021 and 2023.

10. Pipes also disclosed that, during the same period of time, 2016-2021, she pled guilty to thirteen misdemeanors.

11. On December 8, 2014, Pipes was allowed to take the examination to become a licensed practical nurse (“LPN”). She informed the State Board of Nursing about her criminal history and that she had struggled with addiction in the past. Upon passing the exam, she was allowed to practice under the authority of a probated license for five years as a result of her drug usage and criminal record. She was required to submit random drug testing, which was a condition of her probation.

12. On September 29, 2015, the drug screen Pipes submitted was cancelled because she had forged the chain of custody document.

13. On March 10, 2015, Pipes’ LPN license was suspended for a term of three months. She then failed to comply with the disciplinary order necessary for her probated license. This failure resulted in her license being revoked effective December 16, 2016.

14. Pipes concedes that the Director would have sufficient evidence to prove that, from 2016 to 2021, she was convicted of five drug-related felonies and pled guilty to thirteen misdemeanors, as follows:

Felonies

- a. *State of Missouri v. Kayla D. Pipes*, Case No. 16AF-CR02282-01 (Taney County, MO) (Stealing)
- b. *State of Missouri v. Kaylan Diann Pipes*, Case No. 16CT-CR01443-01 (Christian County, MO) (Stealing);
- c. *State of Missouri v. Kayla Diann Pipes*, Case No. 19LA-CR00250-01 (Laclede County, MO) (Possession of Controlled Substance);
- d. *State of Missouri v. Kayla D. Pipes*, Case No. 19AC-CR02489-01 (Cole County, MO) (Possession of Controlled Substance); and
- e. *State of Missouri v. Kayla D. Pipes*, Case 21LW-CR00067-01 (Lawrence County, MO) (Possession of Controlled Substance).

Misdemeanors

- a. City of Joplin, Case No. 180021423 (municipal charge);
- b. Jasper County, Case No. 20AP-CR01997 (operating vehicle without a valid license);
- c. Callaway County, Case No. 03CR164285 (misdemeanor theft);
- d. City of Fulton, Case No. 070622793 (trespassing);
- e. Boone County, Case No. 07BA-CR05949 (misdemeanor theft);

- f. Callaway County, Case No. 08CW-CR00658 (misdemeanor theft/trespass/misdemeanor assault);
- g. Boone County, Case No. 11BA-CR03508 (misdemeanor theft);
- h. Callaway County, Case No. 18CW-CR01937 (unlawful possession of drug paraphernalia);
- i. Callaway County, Case No. 21CW-CR00655 (trespass);
- j. Christian County, Case No. 16CT-CR01209 (failure to register a motor vehicle);
- k. City of Lebanon, Case No. 180741075 (municipal shoplifting charge);
- l. Cole County, Case No. 08AC-CR01740 (misdemeanor theft); and
- m. Cole County, Case No. 19AC-CR01668 (misdemeanor stealing).

15. Pipes understands and agrees that under §§ 375.141.1(6) the Director may refuse to issue an insurance producer license to Pipes because she has been convicted of felony crimes or crimes involving moral turpitude.

16. Pipes and the Division desire to settle the allegations raised by the Division.

17. Pipes acknowledges and understands that she has the right to consult an attorney regarding these matters.

18. Pipes stipulates and agrees to waive any waivable rights that she may have to a hearing before the Administrative Hearing Commission or the Director and any waivable rights to seek judicial review or other challenge or contest of the terms

and conditions of this Consent Order. Pipes further stipulates and agrees to forever release and hold harmless the Department, the Director, her agents, and the Division from all liability and claims arising out of, pertaining to, or relating to this matter.

19. Pipes acknowledges and understand that this Consent Order is an administrative action and will be reported by the Department to other jurisdictions. Pipes further acknowledges and understands that this administrative action should be disclosed on future license applications and renewal applications in this state and in other jurisdictions, and that it is her responsibility to comply with the reporting requirements of each jurisdiction in which she may be licensed.

20. 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 representative capacity, to be bound by the terms of this Consent Order.

CONCLUSIONS OF LAW

21. 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[.]

22. The foregoing facts hereby admitted by Pipes constitute cause to refuse an insurance producer license under § 375.141.1(6).

23. The Director is authorized to settle this matter and issue this Consent Order in the public interest under §§ 374.046, 536.060, and 621.045.

24. The terms set forth in this Consent Order are an appropriate disposition of this matter and issuance of this Consent Order is in the public interest.

ORDER

IT IS ORDERED that the Department will issue a resident individual insurance producer license to Kayla Diann Pipes, subject to the terms set forth herein and the following special conditions:

1. The terms of this Consent Order will be in place until Pipes renews the resident insurance producer license that is issued, a term of two years, or the expiration, lapse, termination, or revocation of such license, whichever occurs first.

2. Sheila Suess ("Suess"), National Producer Number 10688592, agrees to supervise Pipes and ensure her compliance with Missouri's insurance laws and regulations.

3. Suess also agrees to supervise Pipes's compliance with the terms of this Consent Order. In doing so, Suess agrees to report any violation of the terms of this Consent Order to the Department within five business days of first becoming aware of such violation and shall maintain a system of procedures reasonably designed to detect any failure of Pipes to comply with this Consent Order.

4. If Suess is no longer willing or able to supervise Pipes or assure Pipes's compliance with Missouri's insurance laws and regulations, and this Consent Order, because of a change of employment or for any other reason, Pipes and Suess shall

notify the Department and the parties may seek an amendment of this Consent Order, including, but not limited to, an amendment substituting a supervising producer for Pipes. If Suess fails to maintain an insurance producer license in good standing, Suess no longer qualifies as a supervising producer. Pipes is not authorized to engage in the business of insurance in Missouri if Pipes does not have a qualified supervising producer approved by the Director.

5. Pipes shall report to the Department any violation of or failure to comply with the laws set forth in Chapters 374 or 375 within five business days of such violation or failure to comply.

6. Pipes shall respond to all inquiries from the Division in accordance with 20 CSR 100-4.100.

7. If a consumer complaint is communicated directly to Pipes, Pipes shall send the Division a copy of the complaint and a copy of Pipes's response to the consumer within five business days of receipt of the consumer complaint.

8. Pipes shall report to the Department any and all of the following incidents involving Pipes within five business days of such occurrence: the first court hearing or appearance in any criminal proceeding, and any probation violation, probation revocation, arrest, citation, guilty plea, *Alford* plea, nolo contendere plea, finding of guilt, or conviction concerning a felony or misdemeanor.

9. The special conditions listed in paragraphs 2 through 8 will expire upon the expiration, lapse, termination, revocation, or renewal of Pipes's insurance producer license, whichever occurs first, as stated in paragraph 1.

IT IS FURTHER ORDERED that for five years subsequent to the date of this executed Consent Order, Pipes will voluntarily surrender her license to the Department within thirty days of Pipes's entry of a guilty plea, *Alford* plea, nolo contendere plea, or finding of guilty or conviction for a felony, regardless of whether sentence is imposed, suspended, or executed.

IT IS FURTHER ORDERED that if Pipes maintains her resident insurance producer license beyond the term of this Consent Order and complies with the terms of this Consent Order, Pipes may, after five years, apply to renew her license, and the Director shall consider the renewal application in accordance with Chapters 374 and 375, and without regard to the felony convictions listed above, *see* pgs. 4-5, ¶ 14.

IT IS FINALLY ORDERED that the Director may pursue additional legal remedies, as determined appropriate by the Director, and without limitation, as authorized by Chapters 374 and 375 including remedies for violation of, or failure to comply with the terms of this Consent Order.

SO ORDERED, SIGNED, AND OFFICIAL SEAL AFFIXED THIS 18th
DAY OF February, 2026.




ANGELA L. NELSON, Director
Missouri Department of Commerce and Insurance

CONSENT AND WAIVER OF HEARING

The undersigned persons understand and acknowledge that Kayla Diann Pipes may have the right to a hearing, but that Pipes has waived any right to a hearing and agreed to the issuance of this Consent Order.



Kayla Diann Pipes, Respondent
2413 Hyde Park Dr.
Jefferson City, MO 65109

Date: 2-5-2026

Counsel for Respondent
Missouri Bar # _____
Address: _____

Telephone: _____
Facsimile: _____
Email: _____

Date: _____



Sheila Suess
1530 Rax Ct.
Jefferson City, MO 65109

Date: 2/5/2026



Katherine S. Walsh, Mo. Bar #37255
Counsel for Consumer Affairs Division
Department of Commerce and Insurance
301 West High Street, Room 530
Telephone: (573) 526-6704
Facsimile: (573) 526-5492
Katherine.walsh@insurance.mo.gov

Date: 2/11/2026