



**FINAL ORDER**  
**EFFECTIVE**  
**06-11-2018**

**State of Missouri**

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND  
PROFESSIONAL REGISTRATION

IN RE:

)  
)  
STEVEN ANDREW TAYLOR,) )  
)  
Applicant. )

Case No. 171128460C

**ORDER REFUSING TO ISSUE INSURANCE PRODUCER LICENSE**

On May 10, 2018, the Consumer Affairs Division (“Division”) submitted a Petition to the Director alleging cause for refusing to issue a non-resident insurance producer license to Steven Andrew Taylor. After reviewing the Petition and the Investigative Report, the Director issues the following findings of fact, conclusions of law, and order:

**FACTUAL BACKGROUND**

1. Steven Andrew Taylor (“Taylor”) is a Missouri resident with a residential and mailing address of 2100 South Grant Avenue, Springfield, Missouri 65807.
2. On September 19, 2017, the Department of Insurance, Financial Institutions and Professional Registration (“Department”) received Taylor’s electronic application for an individual resident insurance producer license (“Application”).
3. Taylor marked “Yes” to Background Question No. 1B on his Application which asks, in part, “[h]ave you ever been convicted of a felony” and disclosed the following felony conviction:
  - a. On May 20, 2016, Taylor pled guilty to Driving While Intoxicated – Alcohol – 3rd Offense, a Class D Felony, in violation of § 577.010 RSMo.<sup>1</sup> *State v. Steven Andrew Taylor*, Christian Co. Cir. Ct., Case No. 15CT-CR02016-01. The court suspended execution of a three (3) year sentence of incarceration and placed Taylor on supervised probation for five (5) years. *Id.*
4. On October 2, 2017, a Special Investigator for the Consumer Affairs Division (“Division”) of the Department sent an inquiry letter to Taylor’s residential

<sup>1</sup> All criminal statutory references are to those in effect at the time Taylor committed the offense.

regarding Taylor's criminal history and an explanation of each incident that caused Taylor to be arrested.

5. The United States Postal Service did not return the October 2, 2017 inquiry letter to the Division, and therefore it is presumed received by Taylor.
6. Taylor did not provide a written response to the Division's October 2, 2017 inquiry letter within twenty days and failed to demonstrate a reasonable justification for the delay.

### CONCLUSIONS OF LAW

7. Section 375.141, RSMo (2016)<sup>2</sup> 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:

\* \* \*

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

\* \* \*

(6) Having been convicted of a felony or crime involving moral turpitude[.]

8. 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.

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<sup>2</sup> All civil statutory references are to the Revised Statutes of Missouri (2016) unless otherwise noted.

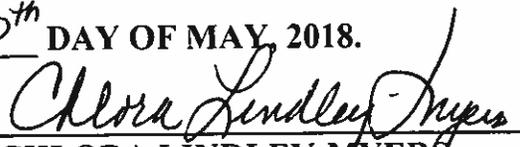
9. "There is a presumption that a letter duly mailed has been received by the addressee." *Clear v. Missouri Coordinating Bd. For Higher Educ.*, 23 S.W.3d 896, 900 (Mo. App. 2000) (internal citation omitted).
10. The Director may refuse to issue an individual resident insurance producer license to Taylor pursuant to § 375.141.1(6) because he has been convicted of a felony. *State v. Steven Andrew Taylor*, Christian Co. Cir. Ct., Case No. 15CT-CR02016-01.
11. The Director may refuse to issue an individual resident insurance producer license to Taylor pursuant to § 375.141.1(2) because Taylor did not respond an inquiry letter from the Division within twenty days or provide a reasonable justification for the delay, thereby violating 20 CSR 100-4.100(2)(A), a regulation of the Director.
12. Each failure to provide a response within twenty days or failure to provide a reasonable justification for the delays, in violation of a regulation of the Director, is a separate and sufficient cause for refusal pursuant to § 375.141.1(2).
13. The Director has considered Taylor's history and all of the circumstances surrounding Taylor's Application, and exercises her discretion to refuse to issue an insurance producer license to Taylor.
14. The requested order is in the public interest.

**ORDER**

**IT IS THEREFORE ORDERED** that the application for a non-resident insurance producer license of **Steven Andrew Taylor** is hereby **REFUSED**.

**SO ORDERED.**

WITNESS MY HAND THIS 10<sup>th</sup> DAY OF MAY, 2018.

  
**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.

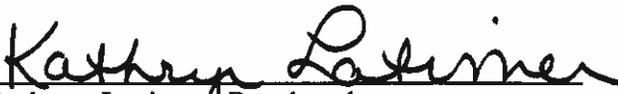
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**CERTIFICATE OF SERVICE**

I hereby certify that on May 11, 2018 a copy of the foregoing Order and Notice was served upon the Applicant in this matter by UPS, signature required, at the following addresses:

Steven Andrew Taylor  
2100 South Grant Avenue  
Springfield, Missouri 65807

Tracking No. 1Z0R15W8A899636473

  
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