



FINAL ORDER
EFFECTIVE
04-30-2018

State of Missouri

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND
PROFESSIONAL REGISTRATION

IN RE:

STEVEN PAUL EDICK,

Applicant.

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Case No. 170811349C

ORDER REFUSING TO ISSUE
AN INSURANCE PRODUCER LICENSE

On January 17, 2018, the Consumer Affairs Division submitted a Petition to the Director alleging cause for refusing to issue an insurance producer license to Steven Paul Edick. 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. Steven Paul Edick ("Edick") is a Florida resident with a residential and mailing address of 151 Calhoun Avenue, Unit 410, Destin, Florida 32541.
2. On April 12, 2017, the Department received Edick's electronic application for a non-resident insurance producer license ("Application"), along with attachments.
3. Background Information Question Number 1A of the Application asks, in relevant part, "Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor?"
4. Background Information Question Number 1B on the Application asks, in relevant part, "Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony?"
5. Edick answered "Yes" to Background Information Question Numbers 1A and 1B. He provided letters of explanation regarding his past criminal offenses and court documents showing the following criminal history from Okaloosa County, Florida:

- a. On December 11, 1990, Edick pled guilty to Resisting an Officer, Obstructing without Violence. *State v. Steven Paul Edick*, Okaloosa Co., Florida Cir. Ct., Case No. 1990 MM 008254 A. The court sentenced Edick to 10 days in jail and reporting probation for one year and one day. *Id.*
 - b. On January 22, 1991, Edick was charged with one count of Introduction of Contraband in a County Detention Facility and one count of Possession of a Controlled Substance. *State v. Steven P. Edick*, Okaloosa Co., Florida Cir. Ct., Case No. 90-1909 A. On May 29, 1991, Edick pled *nolo contendere* to Introduction of Contraband in a County Detention Facility; the state later dismissed the possession count. *Id.* The court withheld adjudication of guilt and imposition of sentence and placed Edick on supervised probation for three years. *Id.*
 - c. On May 1, 2002, Edick pled *nolo contendere* to Retail Theft. *State v. Steven Paul Edick*, Okaloosa Co., Florida Cir. Ct., Case No. 2002 MM 000813 AS. The court sentenced Edick to 30 days of house arrest and one year of reporting probation. *Id.*
 - d. On May 10, 2004, Edick pled *nolo contendere* to Felony Driving Under the Influence. *State v. Steven Paul Edick*, Okaloosa Co., Florida Cir. Ct., Case No. 2004 CF000 757 S. The court sentenced Edick to 11 months and 29 days incarceration, after which the court placed Edick on two years of supervised probation. *Id.* On December 9, 2005, Edick was arrested for Driving Under the Influence. *Id.* On March 14, 2006, the court revoked Edick's probation and sentenced Edick to 16.3 months in state prison. *Id.*
 - e. As noted, on December 9, 2005, Edick was arrested for Driving Under the Influence. *Id.* Edick was charged in Count I with Felony Driving Under the Influence – 4th or Subsequent Conviction, a third degree felony, in Count II with Resisting an Officer without Violence, a first degree misdemeanor, and in Count III with Driving While License Permanently Revoked, a third degree felony. *State v. Steven Paul Edick*, Okaloosa Co., Florida Cir. Ct., Case No. 2005 CF 002980 001. On March 1, 2006, Edick pled *nolo contendere* to the charges. *Id.* The court sentenced Edick to 21.9 months in prison on Counts I and III and 11 months and 29 days in prison on Count II. *Id.*
 - f. On August 20, 2007, Edick pled *nolo contendere* to Battery. *State v. Steven Paul Edick*, Okaloosa Co., Florida Case No. 2007 MM 02429 S. The court sentenced Edick to 60 days in jail. *Id.*
6. Edick failed to disclose on his Application two additional criminal cases from

Okaloosa County, Florida, as follows:

- a. On July 2, 1996, Edick pled *nolo contendere* to Marijuana Possession – Not More Than 20 Grams and Narcotic Equipment – Possess or Use. *State v. Steven Paul Edick*, Okaloosa Co., Florida Cir. Ct., Case No. 1995 MM 002725 A. The court withheld adjudication on both counts and ordered that Edick complete six months of reporting probation. *Id.* On July 2, 2006, Edick admitted that he violated his probation, and the court sentenced him to 2 months in jail and one year of reporting probation on each count. *Id.*
- b. Also on July 2, 1996, Edick pled *nolo contendere* to Marijuana Possession – Not More Than 20 Grams. *State v. Steven Paul Edick*, Okaloosa Co., Florida Cir. Ct., Case No. 1996 MM 001527 A. The court sentenced Edick to 10 days in jail and reporting probation for one year. *Id.*
7. It is inferable, and hereby found as fact, that Edick failed to disclose his two drug cases from Okaloosa County, Florida, on his Application in the hopes that the Director would look more favorably upon his Application and issue a license to him.
8. Background Information Question Number 2 on the Application asks, in relevant 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?”
9. Edick answered “Yes” to Background Information Question Number 2.
10. Edick disclosed on his Application that he was licensed as an insurance producer in the state of Alabama¹ via Consent Order dated October 13, 2015. *Matter of: Application of Steven Edick for Insurance Producer License, NIPR Transaction 465565193, Commissioner of Insurance for the State of Alabama, Case No. P-2015-105WR.*
11. Edick also disclosed on his Application that he has twice been denied an insurance agent license in Florida based upon his criminal past. In a letter dated March 25, 2009, the state of Florida denied Edick a license based upon his criminal history. *Notice of Denial, Florida Department of Financial Services, to Steven P. Edick, dated March 25, 2009.* Again in a letter dated January 20, 2015, the state of Florida denied Edick a license based upon his criminal history. *Notice of Denial,*

¹ At the time he filed his Application, Edick was a resident of Alabama.

Florida Department of Financial Services, to Steven P. Edick, dated January 20, 2015.

CONCLUSIONS OF LAW

12. Section 375.141.1, RSMo Supp. 2013, provides, in 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:

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

* * *

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

* * *

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

* * *

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

13. Edick may be refused an insurance producer license under § 375.141.1(1) because Edick intentionally provided materially incorrect, misleading, incomplete or untrue information in the license application in that he failed to disclose two drug cases on his Application, for Marijuana Possession – Not More Than 20 Grams and Narcotic Equipment – Possess or Use and for Marijuana Possession – Not More Than 20 Grams. *State v. Steven Paul Edick*, Okaloosa Co., Florida Cir. Ct., Case No. 1995 MM 002725 A; *State v. Steven Paul Edick*, Okaloosa Co., Florida, Cir. Ct., Case No. 1996 MM 001527A.

14. Edick may be refused an insurance producer license under § 375.141.1(3) because he obtained or attempted to obtain a license through material misrepresentation or fraud. Edick misrepresented the true extent of his criminal history, and did not disclose two cases related to drugs. *State v. Steven Paul Edick*, Okaloosa Co.,

Florida Cir. Ct., Case No. 1995 MM 002725 A; *State v. Steven Paul Edick*, Okaloosa Co., Florida, Cir. Ct. Case No. 1996 MM 001527 A.

15. Edick may be refused an insurance producer license under § 375.141.1(6) because he has been convicted of a felony. In fact, Edick has been convicted of three felonies. *State v. Steven Paul Edick*, Okaloosa Co., Florida Cir. Ct., Case No. 2004 CF 000757 S (Driving Under the Influence); *State v. Steven Paul Edick*, Okaloosa Co., Florida Cir. Ct., Case No. 2005 CF 0029805001 (Driving Under the Influence – 4th or Subsequent Conviction and Driving While License Permanently Revoked).
16. Each felony conviction constitutes separate and sufficient cause to refuse to issue an insurance producer license to Edick under § 375.141.1(6).
17. Edick may be refused an insurance producer license under § 375.141.1(9) because he has had an insurance producer license, or its equivalent, denied, suspended or revoked in any other state, province, district or territory, in that the State of Florida has twice denied Edick a license. *Notice of Denial, Florida Department of Financial Services, to Steven P. Edick*, dated March 25, 2009; *Notice of Denial, Florida Department of Financial Services, to Steven P. Edick*, dated January 20, 2015.
18. The Director has considered Edick's history and all of the circumstances surrounding Edick's Application. Issuing an insurance producer license to Edick would not be in the interest of the public. Accordingly, the Director exercises her discretion to refuse to issue Edick an individual non-resident insurance producer license.
19. This Order is in the public interest.

ORDER

IT IS THEREFORE ORDERED that the non-resident insurance producer license Application of **Steven Paul Edick** is hereby **REFUSED**.

SO ORDERED.

WITNESS MY HAND THIS 30 DAY OF MARCH, 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.

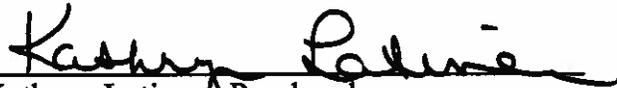
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CERTIFICATE OF SERVICE

I hereby certify that on this 3rd day of April, 2018, a copy of the foregoing Order and Notice was served upon the Applicant in this matter by United Parcel Service, with signature required, at the following address:

Steven Paul Edick
151 Calhoun Avenue
Unit 410
Destin, Florida 32541

Tracking No. 1Z0R15W84291137320



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