



FINAL ORDER
EFFECTIVE
04-30-2018

State of Missouri

**DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND
PROFESSIONAL REGISTRATION**

IN RE:)
)
SHAUN J. LOAR,) **Case No. 160426255C**
)
Applicant.)

**ORDER REFUSING TO ISSUE A MOTOR VEHICLE EXTENDED
SERVICE CONTRACT PRODUCER LICENSE**

On February 7, 2018, the Consumer Affairs Division submitted a Petition to the Director alleging cause for refusing to issue a motor vehicle extended service contract producer license to Shaun J. Loar. After reviewing the Petition, Investigative Report, and the entirety of the file, the Director issues the following findings of fact, conclusions of law, and order:

FINDINGS OF FACT

1. Shaun J. Loar (“Loar”) is a Missouri resident with a residential address of 5338 Lakewood Terrace, Imperial, Missouri 63052.
2. On January 13, 2012, the Department of Insurance, Financial Institutions and Professional Registration (“Department”) received Loar’s completed Application for a Motor Vehicle Extended Service Contract Producer License (“2012 Application”).
3. The “Applicant’s Certification and Attestation” section of the 2012 Application states, in relevant part:
 1. I hereby certify, under penalty of perjury, that 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.

4. Loar signed the "Applicant's Certification and Attestation" section under oath before a notary public on December 7, 2011.

5. Background Question No. 1 of the 2012 Application asks:

Have you ever been convicted of a crime, had a judgement withheld or deferred, or are you currently charged with committing a crime?

"Crime" includes a misdemeanor, felony or a military offense. You may exclude misdemeanor traffic citations or convictions involving driving under the influence (DUI) or driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended or revoked license and juvenile offenses. "Convicted" includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere, or having been given probation, a suspended sentence or a fine.

"Had a judgement withheld or deferred" includes circumstances in which a guilty plea was entered and/or a finding of guilt was made, but imposition of the sentence was suspended (for instance, the defendant was given a suspended imposition of sentence or a suspended execution of sentence – sometimes called an "SIS" or "SES").

If you answer yes, you must attach to this application:

- a) a written statement explaining the circumstances of each incident,
- b) a copy of the charging document, and
- c) a copy of the official document which demonstrates the resolution of the charges or any final judgement[.]

6. Loar answered "No" to Background Question No. 1 on his 2012 Application.

7. Relying on Loar's representation on his 2012 Application, the Department issued Loar a motor vehicle extended service contract ("MVESC") producer license (#8089744) on January 20, 2012.

8. On December 6, 2013, the Department received Loar's completed Application for a Motor Vehicle Extended Service Contract Producer License Renewal ("2013 Renewal Application").

9. The "Applicant's Certification and Attestation" section of the 2013 Renewal

Application states, in relevant part:

- 1. I hereby certify, under penalty of perjury, that 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.**
- 10. Loar signed the “Applicant’s Certification and Attestation” section of the 2013 Renewal Application under oath in front of a notary public on November 9, 2013.**
- 11. Background Question No. 1 of the 2013 Renewal Application asks:**

Have you ever been convicted of a crime, had a judgment withheld or deferred, received a suspended imposition of sentence (“SIS”) or suspended execution of sentence (“SES”), or are you currently charged with committing a crime, which has not been previously reported to this insurance department?

“Crime” includes a misdemeanor, felony, or a military offense. You may exclude any of the following if they are/were misdemeanor traffic citations or misdemeanors: driving under the influence (DUI), driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended or revoked license. You may also exclude misdemeanor juvenile convictions.

“Convicted” includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere, having entered an Alford Plea, or having been given probation, a suspended sentence or a fine.

“Had a judgment withheld or deferred” includes circumstances in which a guilty plea was entered and/or a finding of guilt was made, but imposition or execution of the sentence was suspended (for instance, the defendant was given a suspended imposition of sentence or a suspended execution of sentence—sometimes called an “SIS” or “SES”).

Unless excluded by the language above, you must disclose convictions that have been expunged.

If you answer yes, you must attach to this application:

- a) a written statement explaining the circumstances of each incident,
- b) a certified copy of the charging document, and
- c) a certified copy of the official document which demonstrates the resolution of the charges or any final judgment.

12. Loar answered "No" to Background Question No. 1 on his 2013 Renewal Application.
13. The Consumer Affairs Division's ("Division") investigation revealed that Loar failed to disclose the following criminal history on his 2012 Application and 2013 Renewal Application. Said charges were pending at the time of Loar's 2012 Application and were convictions at the time of his 2013 Renewal Application.
 - a. On January 2, 2010, Loar was charged with DWI Alcohol – Aggravated Offender, a Class C Felony, in violation of § 577.010 RSMo.¹ Loar subsequently pled guilty to this charge on January 17, 2012, and on March 20, 2012, the court sentenced Loar to four (4) years' imprisonment with credit for time served. *State v. Shaun J. Loar*, Jefferson Co. Cir. Ct., Case No. 10JE-CR01885-01.
 - b. On February 21, 2010, Loar was charged with Assault/Attempted Assault of a Law Enforcement Officer, Corrections Officer, Emergency Personnel, Highway Worker, Utility Worker, Cable Worker or Probation and Parole Officer in the 3rd Degree, a Class A Misdemeanor, in violation of § 565.083, and Resisting/Interfering with Arrest, Detention or Stop, a Class A Misdemeanor, in violation of § 575.150. *State v. Shaun J. Loar*, Jefferson Co. Cir. Ct., Case No. 10JE-CR02700. On March 20, 2012, Loar pled guilty to both charges and was sentenced to 60 days' confinement in the county jail, to run concurrent with the sentence entered, case number 10JE-CR01885-01. *Id.*
14. On December 9, 2013, a Special Investigator for the Division sent an inquiry letter to Loar's mailing address of record. This inquiry letter sought information and documentation regarding the one felony and two misdemeanor convictions Loar failed to disclose on his 2013 Renewal Application.
15. On December 31, 2013, the Division received certified court records from Loar regarding his felony DWI conviction entered in case number 10JE-CR01885-01.

¹ All references to criminal statutes are to those contained in the version of the Missouri Revised Statutes under which the court rendered judgment.

However, the Division did not receive certified court records from Loar for his two misdemeanor convictions for Assault/Attempted Assault of a Law Enforcement Officer, Corrections Officer, Emergency Personnel, Highway Worker, Utility Worker, Cable Worker or Probation and Parole Officer in the 3rd Degree or Resisting/Interfering with Arrest, Detention or Stop entered in case number 10JE-CR02700.

16. Loar's MVESC producer license (#8089744) expired on January 20, 2014.
17. On May 2, 2014, the Director of the Department issued an Order Refusing to Renew Motor Vehicle Extended Service Contract Producer License ("2014 Refusal") to Loar. The Director found that grounds existed to refuse to renew Loar's license pursuant to § 385.209.1(1), (3), and (5)² as follows:
 - a. Section 385.209.1(1) because Loar filed an application in this state within the previous ten years which, as of the effective date of the license, was incomplete in a material respect because it contained incorrect, misleading or untrue information when Loar falsely answered "No" to Background Question No. 1 on his 2012 Application and failed to disclose three pending criminal charges.
 - b. Section 385.209.1(3) because Loar attempted to obtain and did obtain a MVESC producer license through material misrepresentation or fraud when falsely answered "No" to Background Question No. 1 on his 2012 Application and failed to disclose his pending charges for the Class C Felony of DWI – Alcohol – Aggravated Offender, the Class A Misdemeanor of Assault/Attempted Assault of a Law Enforcement Officer, Corrections Officer, Emergency Personnel, Highway Worker, Utility Worker, Cable Worker or Probation and Parole Officer in the 3rd Degree, and the Class A Misdemeanor of Resisting/Interfering with Arrest, Detention or Stop.
 - c. Section 385.209.1(3) because Loar attempted to obtain a MVESC producer license through material misrepresentation or fraud when he falsely answered "No" to Background Question No. 1 on his 2013 Renewal Application and failed to disclose his convictions for the Class C Felony of DWI – Alcohol – Aggravated Offender, the Class A Misdemeanor of Assault/Attempted Assault of a Law Enforcement Officer, Corrections Officer, Emergency Personnel, Highway Worker, Utility Worker, Cable Worker or Probation and Parole Officer in the 3rd Degree, and the Class A Misdemeanor of Resisting/Interfering with Arrest, Detention or Stop.

² All civil statutory references are to the Revised Statutes of Missouri (2000) as updated by the 2013 Supplement, unless otherwise indicated.

d. Section 385.209.1(5) because Loar was convicted of a felony.

In re: Shaun J. Loar, Order Refusing to Renew Motor Vehicle Extended Service Contract Producer License, DIFP Case No. 140424414C.

18. On March 16, 2015, a manager at Repair Defense Network³ confirmed that Loar has been making sales over the phone during his period of employment with their company, including after May 2, 2014.
19. On April 7, 2015, the Department received Loar's completed Application for a Motor Vehicle Extended Service Contract Producer License ("2015 Application").
20. The "Applicant's Certification and Attestation" section of the 2015 Application states, in relevant part:
 1. I hereby certify, under penalty of perjury, that 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.
21. Loar signed the "Applicant's Certification and Attestation" section of the 2015 Application under oath in front of a notary public on March 31, 2015.
22. Employment History Question No. 35 of the 2015 Application requests the following, in relevant part:

Account for all time for the past five years. List all employment experience starting with your current employer and working back five years.
23. In response to Employment History Question No. 35, Loar admits he was working as a "Sales Rep" for Repair Defense Network of St. Ann, Missouri, from January 2014 to March 2015.

³ The Department issued VSC Marketing Group, LLC, DBA Repair Defense Network, a business entity producer license for motor vehicle extended service contracts on January 2, 2014, license number 8088483. On December 30, 2016, VSC Marketing Group, LLC, DBA Repair Defense Network requested the Department change their name to Carsure, LLC. The business entity producer license for Carsure, LLC expired on January 1, 2018.

24. Repair Defense Network in St. Ann, Missouri, is a MVESC business entity producer licensed by the Department to sell, offer, negotiate, or solicit motor vehicle extended service contracts.
25. Loar sold, offered, or solicited motor vehicle extended service contracts, in or from this state, without a MVESC producer license from May 2, 2014 to March 2015.
26. Background Question No. 1 of the 2015 Application asks:

Have you ever been convicted of a crime, had a judgment withheld or deferred, received a suspended imposition of sentence (“SIS”) or suspended execution of sentence (“SES”), or are you currently charged with committing a crime?

“Crime” includes a misdemeanor, felony, or a military offense. You may exclude any of the following if they are/were misdemeanor traffic citations or misdemeanors: driving under the influence (DUI), driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended or revoked license. You may also exclude misdemeanor juvenile convictions.

“Convicted” includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere, having entered an Alford plea, or having been given probation, a suspended sentence, or a fine.

“Had a judgment withheld or deferred” includes circumstances in which a guilty plea was entered and/or a finding of guilt was made, but imposition or execution of the sentence was suspended (for instance, the defendant was given a suspended imposition of sentence or a suspended execution of sentence—sometimes called an “SIS” or “SES”).

Unless excluded by the language above, you must disclose convictions that have been expunged.

If you answer yes, you must attach to this application:

- a) a written statement explaining the circumstances of each incident,
- b) a certified copy of the charging document, and
- c) a certified copy of the official document which demonstrates

the resolution of the charges or any final judgment.

27. Loar answered “Yes” to Background Question No. 1 and provided a letter dated March 31, 2015 with his 2015 Application which explained that in “2012 [he] was charged with a felony DWI[.]”
28. As stated in paragraph 15, *supra*, the Division received certified copies of court records from Loar regarding his felony conviction entered in case number 10JE-CR01885-01 on December 31, 2013 which evidenced that Loar was convicted of DWI Alcohol – Aggravated Offender.
29. Additionally, Loar’s March 31, 2015 letter he provided with his 2015 Application did not disclose any information regarding his two misdemeanor convictions nor did Loar provide the required certified copy of the criminal records related to his two misdemeanor convictions. *See State v. Shaun J. Loar*, Jefferson Co. Cir. Ct., Case No. 10JE-CR02700.
30. On February 2, 2016, the Director of the Department issued an Order Refusing to Issue Motor Vehicle Extended Services Contract Producer License (“2016 Refusal”) to Loar. The Director found that grounds existed to refuse to issue Loar a license pursuant to § 385.209.1(1), (2), (3), (5), (9), and (11) as follows:
 - a. Section 385.209.1(1) because Loar filed an application in this state within the previous ten years which, as of the effective date of the license, was incomplete in a material respect because it contained incorrect, misleading or untrue information when Loar falsely answered “No” to Background Question No. 1 on his 2012 Application and failed to disclose three pending criminal charges.
 - b. Section 385.209.1(2) for violating § 385.206.1(6) when he unlawfully, in or from this state, sold, offered, negotiated or solicited a motor vehicle extended service contract with a consumer without a license.
 - c. Section 385.209.1(2) for violating § 385.207.3 when he failed to apply for an obtain licensure with the director as an individual MVESC producer prior to selling, offering, negotiating or soliciting a motor vehicle extended service contract.
 - d. Section 385.209.1(3) because Loar attempted to obtain and did obtain a MVESC producer license through material misrepresentation or fraud when falsely answered “No” to Background Question No. 1 on his 2012 Application and failed to disclose his pending charges for the Class C Felony of DWI –

Alcohol – Aggravated Offender, the Class A Misdemeanor of Assault/Attempted Assault of a Law Enforcement Officer, Corrections Officer, Emergency Personnel, Highway Worker, Utility Worker, Cable Worker or Probation and Parole Officer in the 3rd Degree, and the Class A Misdemeanor of Resisting/Interfering with Arrest, Detention or Stop.

- e. Section 385.209.1(3) because Loar attempted to obtain a MVESC producer license through material misrepresentation or fraud when he falsely answered “No” to Background Question No. 1 on his 2013 Renewal Application and failed to disclose his convictions for the Class C Felony of DWI – Alcohol – Aggravated Offender, the Class A Misdemeanor of Assault/Attempted Assault of a Law Enforcement Officer, Corrections Officer, Emergency Personnel, Highway Worker, Utility Worker, Cable Worker or Probation and Parole Officer in the 3rd Degree, and the Class A Misdemeanor of Resisting/Interfering with Arrest, Detention or Stop.
- f. Section 385.209.1(3) because Loar attempted to obtain a MVESC producer license through material misrepresentation or fraud when he falsely answered “No” to Background Question No. 1 on his 2015 Application and failed to disclose his convictions for the Class A Misdemeanor of Assault/Attempted Assault of a Law Enforcement Officer, Corrections Officer, Emergency Personnel, Highway Worker, Utility Worker, Cable Worker or Probation and Parole Officer in the 3rd Degree, and the Class A Misdemeanor of Resisting/Interfering with Arrest, Detention or Stop.
- g. Section 385.209.1(5) because Loar was convicted of a felony.
- h. Section 385.209.1(9) because Loar had previously been refused a license by the Director.
- i. Section 385.209.1(11) because Loar unlawfully acted as a producer without a license from May 2014 to March 2015.

In re: Shaun J. Loar, Order Refusing to Issue Motor Vehicle Extended Service Contract Producer License, DIFP Case No. 150520299C.

- 31. On March 15, 2016, the Department received Loar’s completed Application for a Motor Vehicle Extended Service Contract Producer License (“2016 Application”).
- 32. Background Question No. 1 of the 2016 Application asks the following, in relevant part:

Have you ever been convicted of a crime, had a judgment withheld or deferred, received a suspended imposition of sentence (“SIS”) or suspended execution of sentence (“SES”), or are you currently charged with committing a crime?

33. Loar answered “Yes” to Background Question No. 1 on his 2016 Application and provided a letter and court records related to his felony conviction in *State v. Shaun J. Loar*, Jefferson Co. Cir. Ct., Case No. 10JE-CR01885-01 and his misdemeanor convictions in *State v. Shaun J. Loar*, Jefferson Co. Cir. Ct., Case No. 10JE-CR02700.

CONCLUSIONS OF LAW

34. Section 385.209 RSMo⁴ (2016) provides, in relevant part:

1. The director may suspend, revoke, refuse to issue, or refuse to renew a registration or license under sections 385.200 to 385.220 for any of the following causes, if the applicant or licensee or the applicant's or licensee's subsidiaries or affiliated entities acting on behalf of the applicant or licensee in connection with the applicant's or licensee's motor vehicle extended service contract program has:

(1) Filed an application for license in this state within the previous ten years, as of the effective date of the license, was incomplete in any material respect or contained incorrect, misleading, or untrue information;

(2) Violated any provision in sections 385.200 to 385.220, or violated any rule, subpoena, or order of the director;

(3) Obtained or attempted to obtain a license through material misrepresentation or fraud;

* * *

(5) Been convicted of any felony;

* * *

(9) Been refused a license or had a license revoked or suspended by a state or federal regulator of service contracts, financial services, investments, credit, insurance, banking or finance; [or]

⁴ All subsequent civil statutory reference are to the Revised Statutes of Missouri (2016) unless otherwise indicated.

* * *

(11) Unlawfully acted as a producer without a license[.]

35. Section 385.206 provides, in relevant part:

1. It is unlawful for any person in or from this state to sell, offer, negotiate, or solicit a motor vehicle extended service contract with a consumer, other than the following:

* * *

(6) A business entity producer or individual producer licensed under section 385.207[.]

36. Section 385.207 provides, in relevant part:

3. An individual, prior to selling, offering, negotiating, or soliciting a motor vehicle extended service contract with a consumer under subdivision (6) of subsection 1 of section 385.206, shall apply for and obtain licensure with the director as an individual producer in accordance with this section.

* * *

6. A producer license issued under this section, if not renewed by the director by its expiration date, shall terminate on its expiration date and shall not after that date authorize its holder under sections 385.200 to 385.220 to sell, offer, negotiate, or solicit motor vehicle extended service contracts.

37. The Director may refuse to issue a MVESC producer license to Loar pursuant to § 385.209.1(1) because Loar filed an application for license in this state within the previous ten years which, as of the effective date of the license, was incomplete in a material respect or contained incorrect, misleading, or untrue information when Loar falsely answered “No” to Background Question No. 1 on his 2012 Application and failed to disclose three pending criminal charges. *See In re: Shaun J. Loar*, Order Refusing to Renew Motor Vehicle Extended Service Contract Producer License, DIFP Case No. 140424414C (May 2, 2014), and *In re: Shaun J. Loar*, Order Refusing to Issue Motor Vehicle Extended Service Contract Producer License, DIFP Case No. 150520299C (Feb. 2, 2016).

38. The Director may refuse to issue a MVESC producer license to Loar pursuant to § 385.209.1(2) because Loar violated § 385.206.1(6), when he unlawfully, in or from this state, sold, offered, negotiated, or solicited a motor vehicle extended service contract with a consumer without a license from May 2014 to March 2015.
39. The Director may refuse to issue a MVESC producer license to Loar pursuant to § 385.209.1(3) because Loar obtained a license through material misrepresentation or fraud when he falsely answered “No” to Background Question No. 1 on his 2012 Application and failed to disclose three pending criminal charges. *In re: Shaun J. Loar*, Order Refusing to Renew Motor Vehicle Extended Service Contract Producer License, DIFP Case No. 140424414C (May 2, 2014).
40. The Director may refuse to issue a MVESC producer license to Loar pursuant to § 385.209.1(3) because Loar attempted to obtain a MVESC producer license through material misrepresentation or fraud when he falsely answered “No” to Background Question No. 1 on his 2013 Renewal Application and failed to disclose one felony and two misdemeanor convictions. *In re: Shaun J. Loar*, Order Refusing to Issue Motor Vehicle Extended Service Contract Producer License, DIFP Case No. 150520299C (Feb. 2, 2016).
41. Each time Loar obtained or attempted to obtain a MVESC producer license through material misrepresentation or fraud is a separate and sufficient ground for the Director to refuse to issue a MVESC producer license to Loar pursuant to § 385.209.1(3).
42. The Director may refuse to issue a MVESC producer license to Loar pursuant to § 385.209.1(5) because Loar was convicted of a felony:
 - a. DWI Alcohol – Aggravated Offender, a Class C Felony. *State v. Shaun J. Loar*, Jefferson Co. Cir. Ct., Case No. 10JE-CR01885-01.
43. The Director may refuse to issue a MVESC producer license to Loar pursuant to § 385.209.1(9) because Loar has previously been refused a license by the Director, a state regulator of service contracts. *In re: Shaun J. Loar*, Order Refusing to Renew Motor Vehicle Extended Service Contract Producer License, DIFP Case No. 140424414C (May 2, 2014), and *In re: Shaun J. Loar*, Order Refusing to Issue Motor Vehicle Extended Service Contract Producer License, DIFP Case No. 150520299C (Feb. 2, 2016).
44. Each time Director refused to renew or issue a MVESC producer license to Loar is a separate and sufficient ground for the Director to refuse to issue a MVESC producer license to Loar pursuant to § 385.209.1(9).

45. The Director may refuse to issue a MVESC producer license to Loar pursuant to § 385.209.1(11) because Loar unlawfully acted as a producer without a license when he, in or from this state, sold, offered, negotiated or solicited a motor vehicle extended service contract with a consumer during his employment as a “Sales Rep” for Repair Defense Network from May 2, 2014 to March 2015.
46. The Director has considered Loar’s history and all of the circumstances surrounding Loar’s 2016 Application. Granting Loar a MVESC producer license would not be in the interest of the public. Accordingly, the Director exercises her discretion and refuses to issue a MVESC producer license to Loar.
47. This order is in the public interest.

ORDER

IT IS THEREFORE ORDERED that the motor vehicle extended service contract producer license application of **Shaun J. Loar** is hereby **REFUSED**.

SO ORDERED.

WITNESS MY HAND THIS 23rd DAY OF February, 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.

[Remainder of page intentionally left blank.]

CERTIFICATE OF SERVICE

I hereby certify that on February 23, 2018, a copy of the foregoing Order and Notice was served upon the Applicant in this matter by UPS, signature required, at the following address:

Shaun J. Loar
5338 Lakewood Terrace
Imperial, Missouri 63052

Tracking No: 1Z0R15W84298154129



Kathryn Latimer

Paralegal

Missouri Department of Insurance, Financial
Institutions and Professional Registration

301 West High Street, Room 530

Jefferson City, Missouri 65101

Telephone: 573.751.6515

Facsimile: 573.526.5492

Email: kathryn.latimer@insurance.mo.gov

CERTIFICATE OF SERVICE

I hereby certify that on March 8, 2018, a copy of the foregoing Order and Notice was served upon the Applicant in this matter by USPS, certified mail, at the following address:

Shaun J. Loar
5338 Lakewood Terrace
Imperial, Missouri 63052

Certified No. 7016 0340 0001 1319 8552

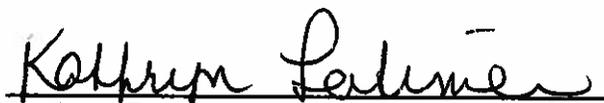


Kathryn Latimer
Paralegal
Missouri Department of Insurance, Financial
Institutions and Professional Registration
301 West High Street, Room 530
Jefferson City, Missouri 65101
Telephone: 573.751.6515
Facsimile: 573.526.5492
Email: kathryn.latimer@insurance.mo.gov

CERTIFICATE OF SERVICE

I hereby certify that on March 29, 2018, a copy of the foregoing Order and Notice was served upon the Applicant in this matter by USPS, first class mail, at the following address:

Shaun J. Loar
5338 Lakewood Terrace
Imperial, Missouri 63052



Kathryn Latimer

Paralegal

Missouri Department of Insurance, Financial
Institutions and Professional Registration

301 West High Street, Room 530

Jefferson City, Missouri 65101

Telephone: 573.751.6515

Facsimile: 573.526.5492

Email: kathryn.latimer@insurance.mo.gov