



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

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

**In the Matter of:** )  
 )  
**STEPHANIE ANN TRAVIS-LARGENT,** ) **Case No. 150601316C**  
 )  
**Applicant.** )

**CONSENT ORDER**

John M. Huff, Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration, takes up the above matter for consideration and disposition. The Consumer Affairs Division, through counsel Shelly Krueger, and Stephanie Ann Travis-Largent have reached a settlement in this matter and consent to the issuance of this Consent Order.

1. John M. Huff is the duly appointed Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration (“Director” of the “Department”) whose duties, pursuant to Chapters 374 and 385 RSMo.,<sup>1</sup> include the supervision, regulation, and discipline of motor vehicle extended service contract producers licenses.

2. The Consumer Affairs Division (“Division”) of the Department has the duty, charged by the insurance laws of this state, to conduct investigations into the acts of motor vehicle extended service contract producers and is authorized by the Director to initiate actions

---

<sup>1</sup> All statutory references are to the 2013 Supplement to the Revised Statutes of Missouri unless otherwise noted.

necessary to enforce the insurance laws of this state including the refusal of motor vehicle extended service contract producers license applications.

3. On or about February 17, 2015, the Department received Stephanie Ann Travis-Largent's ("Travis-Largent") completed Application for Motor Vehicle Extended Contract Producer License ("Application").

4. Background Question No. 1 of the Application asks, 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 a suspended execution of sentence ("SES"), or are you currently charged with committing a crime?"

5. Travis-Largent answered "Yes" to Background Question No. 1.

6. Included with the Application was a letter from Travis-Largent in which she disclosed and provided records for four (4) felony convictions.

7. On July 5, 2006, Travis-Largent pled guilty to Possession of a Controlled Substance, a Class C Felony, in violation of § 195.202<sup>2</sup> RSMo. and Possession of Any Methamphetamine Precursor Drug with the Intent to Manufacture Amphetamine, Methamphetamine or Any of Their Analogs, a Class D Felony, in violation of § 195.246 RSMo. On October 24, 2006, the court sentenced Travis-Largent to six (6) years' and four (4) years' incarceration, respectively, to be served concurrently. *State v. Stephanie Ann Travis*,<sup>3</sup> Warren Co. Cir. Ct., Case No. 06BB-CR00417-01.

8. On March 6, 2007, Travis-Largent pled guilty to Possession of a Controlled Substance – Prior Drug Offender, a Class B Felony, in violation of § 195.202 RSMo. The court sentenced her to seven (7) years' incarceration to run concurrent with the sentence imposed in

---

<sup>2</sup> All references to criminal statutes correspond to the version of the Revised Statutes of Missouri under which each judgment was rendered.

<sup>3</sup> Travis-Largent was formerly known as Stephanie Ann Travis.

case number 06BB-CR00417-01. *State v. Stephanie A. Travis*, Warren Co. Cir. Ct., Case No. 06BB-CR01334-01.

9. On March 26, 2007, Travis-Largent pled guilty to Possession of a Controlled Substance, a Class C Felony, in violation of § 195.202 RSMo. The court sentenced her to five (5) years' incarceration to run concurrent with Travis-Largent's Warren County sentences. *State v. Stephanie A. Travis*, St. Charles Co. Cir. Ct., Case No. 0611-CR00839-01.

10. The Division's investigation revealed Travis-Largent failed to disclose that, in addition to the disclosed felony offenses, she pled guilty to Unlawful Use of Drug Paraphernalia, a Class A Misdemeanor, in violation of § 195.233 RSMo., on November 10, 2004. In this case, the court sentenced Travis-Largent to six (6) months' incarceration, but suspended execution of sentence and placed her on two (2) years' supervised probation. *State v. Stephanie Travis*, St. Louis Co. Cir. Ct., Case No. 2104R-00023-01.

11. On May 5, 2015, an Investigator for the Division sent Travis-Largent an inquiry letter that requested an explanation regarding the circumstances surrounding the undisclosed misdemeanor conviction and certified court records. On May 26, 2015, Travis-Largent responded by letter in which she explained that she forgot about the previous misdemeanor conviction, recounted the details surrounding the conviction, and provided court records.

12. Travis-Largent acknowledges and understands that the Director may refuse to issue a motor vehicle extended service contract producer license to Travis-Largent under § 385.209.1(5) because Travis-Largent has been convicted of four (4) felonies.

13. Travis-Largent acknowledges and understands that the Director may refuse to issue her a motor vehicle extended service contract producer license under § 385.209.1(3) for

attempting to obtain a license through material misrepresentation by failing to disclose her misdemeanor conviction on her Application.

14. Travis-Largent acknowledges and understands that she has the right to consult legal counsel at her own expense.

15. Travis-Largent stipulates and agrees to waive any waivable rights to a hearing before the Administrative Hearing Commission or the Director, any waivable rights to seek judicial review, and any waivable rights to challenge or contest the terms and conditions of this Consent Order. Travis-Largent further stipulates and agrees to forever release and hold harmless the Department, the Director and his agents, and the Division from all liability and claims arising out of, pertaining to, or relating to this matter.

16. Travis-Largent acknowledges and understands that this Consent Order is an administrative action and that the Department will report it to other states. Travis-Largent further acknowledges and understands that this administrative action should be disclosed on her future applications and renewal applications and that she is responsible for complying with the reporting requirements of each state in which she is licensed.

17. 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.

#### **CONCLUSIONS OF LAW**

18. The facts admitted by Travis-Largent are grounds to refuse her Application for Motor Vehicle Extended Service Contract Producer License pursuant to § 385.209.1(3) and (5).

19. Section 385.209.1 provides, in relevant part:

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:

\* \* \*

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

\* \* \*

(5) Been convicted of any felony[.]

20. The Director may impose consent orders in the public interest under § 374.046.

21. 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 the Department will issue a motor vehicle extended service contract producer license to Stephanie A. Travis-Largent subject to the terms set forth herein and the following special conditions:

1. Stephanie A. Travis-Largent shall report to the Division any violation of or failure to comply with Missouri insurance regulations and Missouri insurance laws, including those set forth in Chapters 374 or 385, within five (5) business days of such violation or failure to comply.

2. Stephanie A. Travis-Largent shall respond to all inquiries from the Department in accordance with 20 CSR 100-4.100(2)(A).

3. If a consumer complaint is communicated directly to Stephanie A. Travis-Largent, Travis-Largent shall send the Department a copy of the complaint and a copy of Travis-

Largent's response to the consumer within five (5) business days of receipt of the consumer complaint.

4. Stephanie A. Travis-Largent shall report to the Division any and all of the following incidents involving Travis-Largent: citation, arrest, guilty plea, nolo contendere plea, Alford plea, finding of guilt, or conviction concerning a felony or misdemeanor. Travis-Largent shall report all such incidents to the Division within five (5) business days of their occurrence.

5. Stephanie A. Travis-Largent shall report to the Division any administrative action undertaken or initiated against Travis-Largent in another jurisdiction or by another governmental agency in this state within the five (5) business days after Travis-Largent receives notification of the initiation of such administrative action.

6. The special conditions listed in paragraphs 1 through 5 will expire upon the earlier of the expiration or renewal of Travis-Largent's motor vehicle extended service contract producer license or the refusal or revocation of Travis-Largent's motor vehicle extended service contract producer license.

IT IS FURTHER ORDERED that, for two (2) years subsequent to the date of this executed Consent Order, Stephanie A. Travis-Largent will voluntarily surrender her motor vehicle extended service contract producer license to the Department within five (5) business days of Travis-Largent entering a guilty plea, entering a nolo contendere plea or Alford plea, being found guilty, or being convicted for a felony, regardless of whether the sentence is suspended or executed.

IT IS FURTHER ORDERED that if Stephanie A. Travis-Largent maintains her motor vehicle extended service contract producer license beyond its initial term and complies with the terms of this Consent Order, then Travis-Largent may apply to renew her motor vehicle extended

service contract producer license, and the Director shall consider her renewal application in accordance with Chapters 374 and 385 without regard to Travis-Largent's failure to disclose her misdemeanor conviction and without regard to her prior felonies or the underlying conduct in *State v. Stephanie Ann Travis*, Warren Co. Cir. Ct., Case No. 06BB-CR00417-01, *State v. Stephanie A. Travis*, Warren Co. Cir. Ct., Case No. 06BB-CR01334-01, and *State v. Stephanie A. Travis*, St. Charles Co. Cir. Ct., Case No. 0611-CR00839-01.

IT IS FINALLY ORDERED that the Director may pursue additional legal remedies, as determined appropriate by the Director, without limitation as authorized by Chapters 374 and 385 including remedies for violation of or failure to comply with the terms of this Consent Order.

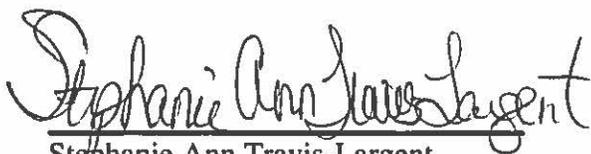
SO ORDERED, SIGNED, AND OFFICIAL SEAL AFFIXED THIS 16<sup>th</sup> DAY OF SEPTEMBER, 2015.



  
**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 Stephanie Ann Travis-Largent may have a right to a hearing but that Stephanie Ann Travis-Largent waives the hearing and consents to the issuance of this Consent Order.



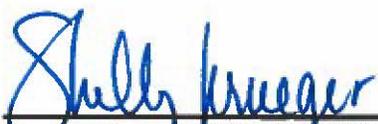
Stephanie Ann Travis-Largent  
2507 Highway N  
Foristell, Missouri 63348  
Applicant



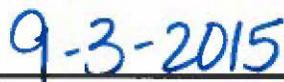
Date

\_\_\_\_\_  
Counsel for Applicant  
Name: \_\_\_\_\_  
Missouri Bar No.: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_  
Telephone: \_\_\_\_\_  
Facsimile: \_\_\_\_\_  
Email: \_\_\_\_\_

\_\_\_\_\_  
Date



Shelly Krueger, MO Bar #67752  
Counsel for Consumer Affairs Division  
Department of Insurance, Financial  
Institutions and Professional Registration  
301 West High Street, Room 530  
Jefferson City, Missouri 65102  
Telephone: (573) 751-2619  
Facsimile: (573) 526-5492  
Shelly.Krueger@insurance.mo.gov



Date