



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

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

IN RE:

MARGARET BULLOCK,

Applicant.

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Case No. 171128460C

CONSENT ORDER

CHLORA LINDLEY-MYERS, 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 Mark J. Rachel, and Margaret Ewa-Dominique Bullock have reached a settlement in this matter and have agreed to the issuance of this Consent Order.

FINDINGS OF FACT

1. Chlora Lindley-Myers 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, 375, and 385, RSMo¹ include the licensure, supervision, and discipline of motor vehicle extended service contract (“MVESC”) producers.

2. The Consumer Affairs Division of the Department (the “Division”) has the duty

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

of conducting investigations into the qualifications of MVESC producer license applicants and has been authorized by the Director to initiate actions before the Director to enforce the MVESC laws of Missouri, including MVESC producer license application refusal.

3. On April 8, 2010, the United States Attorney for the Eastern District of Missouri charged Margaret Ewa-Dominique Bullock (“Bullock”) by indictment with three counts of Fraudulent Use of Unauthorized Access Devices, each in violation of 18 U.S.C. § 1029.² *United States v. Bullock*, U.S. Dist. Ct., E.D. Mo., Case No. 4:10-CR-00203 (“*U.S. v. Bullock*”).

4. The Indictment in *U.S. v. Bullock* set forth that Bullock “did knowingly and with intent to defraud, use and attempt to use... [three] counterfeit Visa credit card[s.]”

5. On June 30, 2010, Bullock pleaded guilty to all charges in *U.S. v. Bullock*.

6. On September 30, 2010, Bullock was convicted upon each of the charges in *U.S. v. Bullock*; the court ordered her to complete four years’ probation and pay restitution.

7. On April 25, 2014, Bullock was released from probation early.

8. On February 14, 2017, the Department received Bullock’s Application for Motor Vehicle Extended Service Contract Producer License (“Application”).

9. Bullock disclosed her convictions from *U.S. v. Bullock* on the Application, as required.

10. Bullock understands and agrees that pursuant to § 385.209.1(5) the Director may refuse to issue her a MVESC producer license because she has been convicted of felonies.

11. Bullock understands and agrees that pursuant to § 385.209.1(7) the Director may refuse to issue her a MVESC producer license because she was found in violation of law in a matter involving credit, banking, or finance that was instituted by an officer of the United States.

² All criminal statutory references are to those contained in the version of the United States Code pursuant to which the judgment was rendered.

12. Bullock understands and agrees that each of her felony convictions, and each violation of law she was found to have committed in the prosecution of *U.S. v. Bullock*, constitutes a separate and sufficient ground to refuse to issue her a MVESC producer license.

13. Bullock 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 rights to seek judicial review or other challenge or contest of the terms and conditions of this Consent Order, and forever releases and holds harmless the Department, the Division, the Director, and her agents from all liability and claims arising out of, pertaining to, or relating to this matter.

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

15. All signatories to this Consent Order certify by signing that they are fully authorized, in their own capacities, or by the named parties they represent, to accept the terms and provisions of this Consent Order in their entirety and agree, in their personal or representative capacities, to be bound by the terms of this Consent Order.

CONCLUSIONS OF LAW

16. 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:

* * *

(5) Been convicted of any felony; [or]

* * *

(7) Been found in violation of law by a court of competent jurisdiction in an action instituted by any officer of any state or the United States in any matter involving motor vehicle extended service contracts, financial services, investments, credit, insurance, banking, or finance;

17. The foregoing facts hereby admitted by Bullock constitute cause for the Director to refuse her Application pursuant to § 385.209.1(5) & (7).

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

19. 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 THEREFORE ORDERED that upon Bullock's voluntary dismissal with prejudice of her complaint in the matter known as *Margaret Bullock v. Director, Dep't of Ins., Fin. Insts. & Prof'l Regis'n*, Mo. Admin. Hrg. Comm'n, Case No. 18-0496, the Director's May 17, 2018 Order Refusing to Issue Motor Vehicle Extended Service Contract Producer License in this case shall be VACATED.

IT IS FURTHER ORDERED that the Department will issue a MVESC producer license to Margaret Ewa-Dominique Bullock, subject to the conditions set forth herein and the following special conditions:

1. Margaret Ewa-Dominique Bullock shall respond to all inquiries from the Consumer Affairs Division in accordance with 20 CSR 100-4.100.
2. If a consumer complaint is communicated directly to Margaret Ewa-Dominique

Bullock, she shall send the Consumer Affairs Division a copy of the complaint and a copy of her response to the consumer within five (5) business days of receipt of the consumer complaint.

3. Margaret Ewa-Dominique Bullock shall report to the Consumer Affairs Division any administrative action initiated against her by any other state or federal governmental agency in Missouri or any other jurisdiction within five (5) business days after Bullock receives notification of the initiation of such administrative action.

4. Margaret Ewa-Dominique Bullock shall report to the Consumer Affairs Division any of the following incidents involving her: the first court hearing or appearance in any criminal proceeding, guilty plea, *Alford* plea, nolo contendere plea, finding of guilt, or conviction for a felony or misdemeanor. Margaret Ewa-Dominique Bullock shall report all such incidents to the Consumer Affairs Division within five (5) business days of their occurrence.

5. Margaret Ewa-Dominique Bullock shall voluntarily surrender her MVESC producer license to the Department within five (5) business days of any of the following incidents involving her: guilty plea, *Alford* plea, nolo contendere plea, finding of guilt, or conviction for a felony, regardless of whether any associated sentence is suspended or executed.

6. The special conditions listed in the immediately preceding five (5) paragraphs shall expire upon the expiration, lapse, termination, revocation, or renewal of Margaret Ewa-Dominique Bullock's MVESC producer license, whichever occurs first.

IT IS FURTHER ORDERED that if Margaret Ewa-Dominique Bullock fully complies with the terms and conditions of this Consent Order, she may apply to renew or reinstate her MVESC producer license and the Director shall consider any renewal or reinstatement application in accordance with Chapters 374, 375, and 385, but without regard to the prosecution of *U.S. v. Bullock*.

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, 375, and 385, including remedies for violating or failing to comply with the terms and conditions of this Consent Order.

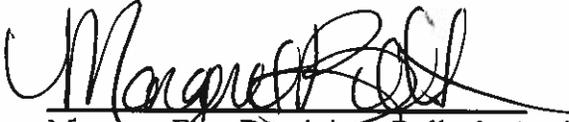
SO ORDERED, SIGNED, AND OFFICIAL SEAL AFFIXED THIS 28th DAY OF September, 2018.



Chlora Lindley-Myers
CHLORA LINDLEY-MYERS, Director
Missouri Department of Insurance, Financial
Institutions and Professional Registration

CONSENT AND WAIVER OF HEARING

The undersigned persons understand and acknowledge that Margaret Ewa-Dominique Bullock has the right to a hearing, but that Margaret Ewa-Dominique Bullock has waived the hearing and agreed to the issuance of this Consent Order.


Margaret Ewa-Dominique Bullock, Applicant
17 Mary Rose Court
Hazelwood, Missouri 63042-2106

8.14.18
Date

Counsel for Applicant
Missouri Bar #: _____
Address: _____

Telephone: _____
Facsimile: _____
E-mail: _____

Date


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17 August 2018
Date