



**FINAL ORDER**  
**EFFECTIVE**  
**7-31-2018**

**State of Missouri**

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

**IN RE:**

**CHRISTOPHER L. BROWN,**

**Applicant.**

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**Case No. 171226661C**

**ORDER REFUSING TO ISSUE INSURANCE PRODUCER LICENSE**

On January 11, 2018, the Consumer Affairs Division submitted a Petition to the Director alleging cause to refuse the resident insurance producer license application of Christopher L. Brown. 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. Christopher L. Brown ("Brown") is a Missouri resident with a business, mailing, and residential address of 10207 Hubbard Lane, Newburg, Missouri 65550-9033.
2. On November 7, 2016, the Department of Insurance, Financial Institutions and Professional Registration ("Department") received Brown's electronic application for a resident insurance producer license ("Application").
3. Brown answered "Yes" to Background Information Question 1A of the Application which asked, 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. Brown also answered "Yes" to Background Information Question 1B of the Application which asked, 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. As further instructed by the Application, Brown attached a personal letter and court documents disclosing the following prosecutions:
  - a. On February 25, 2005, Brown pleaded guilty to, and was convicted of, Possession of Drug Paraphernalia, a Class A Misdemeanor, in violation of

§ 195.233, RSMo.<sup>1</sup> The court sentenced him to pay a \$100 fine. *State v. Christopher L. Brown*, Pulaski Co. Cir. Ct., Case No. 25R05031175M.

- b. On November 8, 2006, Brown was convicted, upon an earlier guilty plea, of Burglary in the First Degree, a Class B Felony, in violation of § 569.160. The court sentenced him to ten years' incarceration. *State v. Christopher L. Brown*, Pulaski Co. Cir. Ct., Case No. 25R05031187F-01.
6. On November 21, 2016, Special Investigator Dana Whaley on behalf of the Consumer Affairs Division of the Department ("Special Investigator Whaley" of the "Division") sent Brown an inquiry letter by first-class mail, postage prepaid, requesting more information and documents about Brown's criminal history.
7. The United States Postal Service did not return the Division's November 21, 2016 inquiry letter as being undeliverable, or for any other reason; therefore, Brown is presumed to have received it.
8. Brown never responded to the November 21, 2016 inquiry letter.
9. On December 14, 2016, Special Investigator Whaley sent Brown a second inquiry letter by the same method, requesting the same information and documents.
10. The United States Postal Service did not return the Division's December 14, 2016 inquiry letter as being undeliverable, or for any other reason; therefore, Brown is presumed to have received it.
11. Brown never responded to the December 14, 2016 inquiry letter.
12. Brown has not demonstrated any reasonable justification for his failure to respond to the Division's inquiry letters.
13. The Division conducted an investigation into Brown's qualifications for licensure and discovered the following additional prosecutions:
  - a. On June 28, 2002, Brown pleaded guilty to, and was convicted of, Possession of Drug Paraphernalia, a Class A Misdemeanor, in violation of § 195.233. The court sentenced him to pay a \$300 fine and complete 40 hours of community service. *State v. Christopher Brown*, Pulaski Co. Cir. Ct., Case No. 25R05020882M.
  - b. On December 21, 2006, Brown pleaded guilty to, and was convicted of, Conspiracy, a Class C Felony, in violation of § 569.030. The court sentenced him to seven years' incarceration. *State v. Christopher L. Brown*, Pulaski Co. Cir. Ct., Case No. 25R05060396F-01.

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<sup>1</sup> All criminal statutory references are to those contained in the version of the Missouri Revised Statutes pursuant to which each judgment was rendered.

- c. On December 8, 2008, Brown pleaded guilty to, and was convicted of, Delivering or Concealing Prohibited Articles on Premises of the Department of Corrections, a Class C Felony, in violation of § 217.360. The court sentenced him to five years' incarceration. *State v. Christopher L. Brown*, St. Francois Co. Cir. Ct., Case No. 08SF-CR00111.<sup>2</sup>

### CONCLUSIONS OF LAW

14. Section 375.141.1, RSMo<sup>3</sup> provides, in relevant 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:

\* \* \*

- (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[.]

15. Title 20 CSR 100-4.100(2)(A) is a regulation of the Director and 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.

16. "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. E.D. 2000) (internal citation omitted).
17. "Courts invariably find moral turpitude in the violation of narcotic laws. ... Theft has [also] been held to involve moral turpitude." *In re Frick*, 694 S.W.2d 473, 479 (Mo. banc 1985) (internal citations omitted).

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<sup>2</sup> Brown's letter with his Application mentioned these prosecutions generally, but did not include any court records, case numbers, or significant details.

<sup>3</sup> All civil statutory references are to the 2016 Missouri Revised Statutes.

18. The Director may refuse to issue Brown a resident insurance producer license pursuant to § 375.141.1(2) because he twice violated a regulation of the Director, 20 CSR 100-4.100(2)(A), by failing to respond to each of two inquiry letters from the Division without reasonable justification.
19. Each of Brown's violations of 20 CSR 100-4.100(2)(A) is a separate and sufficient ground for refusal pursuant to § 375.141.1(2).
20. The Director may refuse to issue Brown a resident insurance producer license pursuant to § 375.141.1(6) because he has been convicted of multiple felonies and crimes involving moral turpitude:
  - a. Possession of Drug Paraphernalia, *State v. Christopher L. Brown*, Pulaski Co. Cir. Ct., Case No. 25R05020882M;
  - b. Possession of Drug Paraphernalia, *State v. Christopher Brown*, Pulaski Co. Cir. Ct., Case No. 25R05031175M;
  - c. Burglary in the First Degree, *State v. Christopher L. Brown*, Pulaski Co. Cir. Ct., Case No. 25R05031187F-01;
  - d. Conspiracy, *State v. Christopher L. Brown*, Pulaski Co. Cir. Ct., Case No. 25R05060396F-01; and
  - e. Delivering or Concealing Prohibited Articles on Premises of the Department of Corrections, *State v. Christopher L. Brown*, St. Francois Co. Cir. Ct., Case No. 08SF-CR00111.
21. Each of Brown's convictions for a felony or crime involving moral turpitude is a separate and sufficient ground for refusal pursuant to § 375.141.1(6).
22. The Director has considered Brown's history and all of the circumstances surrounding Brown's Application. Issuing Brown a resident insurance producer license would not be in the interest of the public. Accordingly, the Director exercises her discretion to refuse to issue Brown a resident insurance producer license.
23. This Order is in the public interest.

**ORDER**

**IT IS THEREFORE ORDERED** that the resident insurance producer license application of **Christopher L. Brown** is hereby **REFUSED**.

**SO ORDERED.**

WITNESS MY HAND THIS 30<sup>th</sup> DAY OF March, 2018.



*Chlora Lindley Myers*  
**CHLORA LINDLEY-MYERS**

**DIRECTOR**, Missouri Department of Insurance,  
Financial Institutions and Professional Registration

## **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 UPS, signature required service, at the following address:

Christopher L. Brown  
10207 Hubbard Lane  
Newburg, Missouri 65550-9033

No. 1Z0R15W84290435278

A handwritten signature in black ink, appearing to read "Kathryn Latimer", is written over a horizontal line.

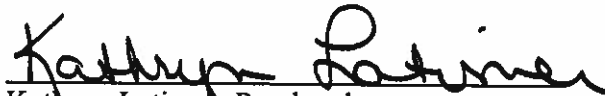
Kathryn Latimer, Paralegal  
Missouri Department of Insurance, Financial  
Institutions and Professional Registration  
301 West High Street, Room 530  
Jefferson City, Missouri 65101  
Telephone: (573) 751-6515  
Facsimile: (573) 526-5492  
Email: Kathryn.Latimer@insurance.mo.gov

**CERTIFICATE OF SERVICE**

I hereby certify that on this 17th day of April, 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:

Christopher L. Brown  
10207 Hubbard Lane  
Newburg, Missouri 65550-9033

Certified No. 7016 0340 0001 1319 8620

A handwritten signature in black ink that reads "Kathryn Latimer". The signature is fluid and cursive, with the first name "Kathryn" and last name "Latimer" clearly distinguishable.

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

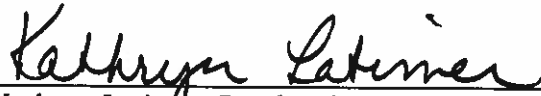


**CERTIFICATE OF SERVICE**

I hereby certify that on this 7th day of May, 2018, a copy of the foregoing Order and Notice was served upon the Applicant in this matter by UPS, signature required service, at the following address:

Christopher L. Brown  
102 Church Street, Apartment 7  
Saint Roberts, Missouri 65584-4740

No. 1Z0R15W84299690851

A handwritten signature in black ink, reading "Kathryn Latimer". The signature is written in a cursive style with a horizontal line underneath.

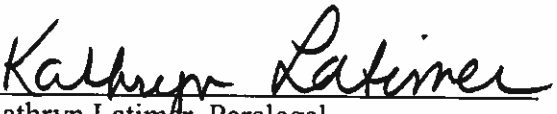
Kathryn Latimer, Paralegal  
Missouri Department of Insurance, Financial  
Institutions and Professional Registration  
301 West High Street, Room 530  
Jefferson City, Missouri 65101  
Telephone: (573) 751-6515  
Facsimile: (573) 526-5492  
Email: Kathryn.Latimer@insurance.mo.gov

**CERTIFICATE OF SERVICE**

I hereby certify that on this 21st day of May, 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:

Christopher L. Brown  
102 Church Street, Apartment 7  
Saint Roberts, Missouri 65584-4740

Certified No. 7016 0340 0001 1319 8675

  
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 this 20th day of June, 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:

Christopher L. Brown  
102 Church Street, Apartment 7  
Saint Roberts, Missouri 65584-4740

A handwritten signature in black ink, appearing to read "Kathryn Latimer", is written over a horizontal line.

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