



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

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

**In the Matter of:** )  
 )  
**ANDREW MICHAEL CRAWFORD,** ) **Case No. 180223345C**  
 )  
**Applicant.** )

**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 Shelley A. Woods, and Andrew Michael Crawford have reached a settlement in this matter and consent to the issuance of this Consent Order.

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 and 375 RSMo,<sup>1</sup> include the supervision, regulation, and discipline of insurance producers.

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<sup>1</sup> All civil statutory references are to the Revised Statutes of Missouri (2016) unless otherwise noted.

2. The Consumer Affairs Division of the Department has the duty, charged by the insurance laws of this state, to conduct investigations into the acts of insurance producers and is authorized by the Director to initiate actions necessary to enforce the insurance laws of this state including the discipline of insurance producer licenses and refusal of insurance producer license applications.

3. On or about November 22, 2017, the Department received Andrew Michael Crawford's ("Crawford") completed electronic Application for Insurance Producer License ("Application").

4. On and with the Application, Crawford disclosed a felony conviction and provided court records that revealed the following:

a. On February 2, 2016, Crawford was convicted of Driving Under the Influence, 3<sup>rd</sup> Offense, a non-grid, non-person felony, in violation of K.S.A. 8-1567.<sup>2</sup> *State of Kansas v. Andrew Michael Crawford*, Johnson Co. Dist. Ct., Case No. 15CR01437. The court suspended execution of a twelve (12) month sentence, placed Crawford on supervised probation for twelve (12) months, and ordered him to serve ten (10) days of incarceration, 2,160 hours of house arrest, pay \$1,750.00 in fines, participate in an Alcohol and Drug Safety Action Program and participate in a MADD Victim Impact Panel. *Id.*

5. Crawford acknowledges and understands that the Director may refuse to issue him a non-resident insurance producer license pursuant to § 375.141.1(6) because Crawford has been convicted of a felony.

6. Crawford acknowledges and understands that he has the right to consult legal counsel at his own expense.

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<sup>2</sup> All references to the Kansas Statutes Annotated ("K.S.A.") are to the criminal statutes in effect at the time Crawford committed the offense.

7. Crawford 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. Crawford further stipulates and agrees to forever release and hold harmless the Department, the Director and her agents, and the Consumer Affairs Division from all liability and claims arising out of, pertaining to, or relating to this matter.

8. Crawford acknowledges and understands that this Consent Order is an administrative action and that the Department will report it to other states. Crawford further acknowledges and understands that this administrative action should be disclosed on his future applications and renewal applications and that he is responsible for complying with the reporting requirements of each state in which he may be licensed.

9. 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**

10. Section 375.141 provides, in relevant part:

1. 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:

\* \* \*

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

11. The foregoing facts hereby admitted by Crawford constitute cause for the Director to refuse Crawford's Application pursuant to § 375.141.1(6).

12. 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.

13. 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 non-resident insurance producer license to Andrew Michael Crawford subject to the terms set forth herein and the following special conditions:

1. Andrew Michael Crawford shall report to the Consumer Affairs Division any violation of or failure to comply with Missouri insurance regulations and Missouri insurance laws, including those set forth in Chapter 374 or 375, within five (5) business days of such violation or failure to comply.
2. Andrew Michael Crawford shall respond to all inquiries from the Consumer Affairs Division in accordance with 20 CSR 100-4.100.
3. If a consumer complaint is communicated directly to Andrew Michael Crawford, Crawford shall send the Consumer Affairs Division a copy of the complaint and a copy of Crawford's response to the consumer within five (5) business days of receipt of the consumer complaint.

4. Andrew Michael Crawford shall report to the Consumer Affairs Division any and all of the following incidents involving Crawford: 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 crime involving moral turpitude. Crawford shall report all such incidents to the Consumer Affairs Division within five (5) business days of their occurrence.
5. Andrew Michael Crawford shall report to the Consumer Affairs Division any administrative action undertaken or initiated against Crawford in another jurisdiction or by another governmental agency in this state within the five (5) business days after Crawford 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 expiration, lapse, termination, revocation, or renewal of Andrew Michael Crawford's non-resident insurance producer license, whichever occurs first.

IT IS FURTHER ORDERED that, for five (5) years subsequent to the date that Andrew Michael Crawford is issued a non-resident producer license, Andrew Michael Crawford will voluntarily surrender his non-resident insurance producer license to the Department within five (5) business days of Crawford entering a guilty plea, entering a nolo contendere plea or *Alford* plea, being found guilty, or being convicted of a felony, regardless of whether the sentence is imposed, suspended or executed.

IT IS FURTHER ORDERED that if Andrew Michael Crawford fully complies with the terms of this Consent Order, then Crawford may apply to renew his non-resident insurance producer license, and the Director shall consider his renewal application in accordance with Chapters 374 and 375 without regard to Crawford's prior felony conviction in *State of Kansas v. Andrew Michael Crawford*, Johnson Co. Dist. Ct., Case No. 15CR01437, or the underlying conduct.

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 375 including remedies for violation of or failure to comply with the terms of this Consent Order.

SO ORDERED, SIGNED, AND OFFICIAL SEAL AFFIXED THIS 27<sup>th</sup>  
DAY OF September, 2018.



  
**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 Andrew Michael Crawford may have a right to a hearing but that Andrew Michael Crawford waives the hearing and consents to the issuance of this Consent Order.

*Andrew Crawford*  
Andrew Michael Crawford  
7921 West 140<sup>th</sup> Terrace  
Overland Park, Kansas 66223-1357  
Applicant

7/10/2018  
Date

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

\_\_\_\_\_  
Date

*Mark Rachel* *Mark Rachel*  
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18 July 2018  
Date