

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

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

**IN RE:**

**MICHELLE DENISE ROBINSON,**

**Applicant.**

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**Case No. 170905369C**

**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 Michelle Denise Robinson have reached a settlement in this matter and have agreed 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 licensure, supervision, and discipline of insurance producers.

2. The Consumer Affairs Division of the Department (the "Division") has the duty of conducting investigations into the qualifications of insurance producer license applicants and has been authorized by the Director to initiate actions before the Director to enforce the

<sup>1</sup> All civil statutory references are to the 2016 Missouri Revised Statutes.

insurance laws of Missouri, including insurance producer license application refusal.

3. On July 17, 2006, Applicant Michelle Denise Robinson (“Robinson”) pled guilty to, and was convicted for, thirteen counts of Interfering with the Exercise or Management of the Right of Suffrage, each a Class C Felony, in violation of § 115.631;<sup>2</sup> the court sentenced her to three years’ imprisonment. *State v. Michelle Robinson*, St. Louis City Cir. Ct., Case No. 22031-003806G.

4. On February 14, 2017, the Department received Robinson’s Uniform Application for Individual Producer License/Registration (“Application”).

5. Robinson disclosed her convictions on the Application, as required.

6. Robinson understands and agrees that pursuant to § 375.141.1(6) the Director may refuse to issue Robinson a resident insurance producer license because she has been convicted of felonies.

7. Robinson understands and agrees that each of her felony convictions constitutes a separate and sufficient ground for refusal of her Application pursuant to § 375.141.1(6).

8. Robinson 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.

9. Robinson acknowledges and understands that this Consent Order is an administrative action and will be reported by the Department to other jurisdictions. Robinson further acknowledges and understands that this administrative action should be disclosed on

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<sup>2</sup> All criminal statutory references are to those contained in the version of the Missouri Revised Statutes pursuant to which the court rendered judgment.

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.

10. 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**

11. Section 375.141.1 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:

\* \* \*

(6) Having been convicted of a felony[.]

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

13. 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.

14. 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 ORDERED that the Department will issue a resident insurance producer license to Michelle Denise Robinson, subject to the conditions set forth herein and the following special conditions:

1. Nathaniel D. Young agrees to supervise Michelle Denise Robinson and ensure her

compliance with Missouri insurance laws and regulations.

2. Nathaniel D. Young also agrees to supervise Michelle Denise Robinson's compliance with the terms of this Consent Order. Nathaniel D. Young agrees to report any violation of the terms of this Consent Order to the Consumer Affairs Division within five (5) business days of first becoming aware of any violation, and shall maintain a system of procedures reasonably designed to detect any failure by Michelle Denise Robinson to comply with the terms of this Consent Order.

3. Nathaniel D. Young shall notify the Department within five (5) business days of any change to his status as the supervisor of Michelle Denise Robinson.

4. Nathaniel D. Young shall respond to all inquiries from the Consumer Affairs Division in accordance with 20 CSR 100-4.100.

5. Michelle Denise Robinson shall report to Nathaniel D. Young and the Consumer Affairs Division any violation of or failure to comply with Missouri insurance laws and regulations, including those set forth in Chapters 374 and 375, within five (5) business days of such violation or failure to comply.

6. Michelle Denise Robinson shall respond to all inquiries from the Consumer Affairs Division in accordance with 20 CSR 100-4.100.

7. If a consumer complaint is communicated directly to Michelle Denise Robinson, 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.

8. Michelle Denise Robinson 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 Robinson receives

notification of the initiation of such administrative action.

9. Michelle Denise Robinson 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. Michelle Denise Robinson shall report all such incidents to the Consumer Affairs Division within five (5) business days of their occurrence.

10. Michelle Denise Robinson shall voluntarily surrender her resident insurance 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 or crime involving moral turpitude, regardless of whether any associated sentence is suspended or executed.

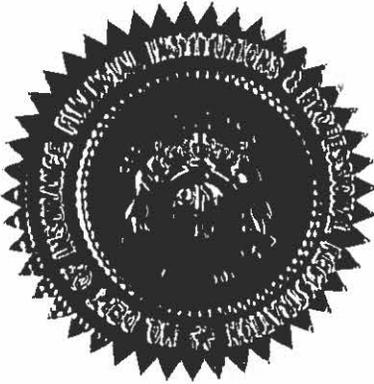
11. The special conditions listed in the immediately preceding ten (10) paragraphs shall expire upon the expiration, lapse, termination, revocation, or renewal of Michelle Denise Robinson's resident insurance producer license, whichever occurs first.

IT IS FURTHER ORDERED that Michelle Denise Robinson may engage in the business of insurance pursuant to 18 U.S.C. § 1033(e)(2).

IT IS FURTHER ORDERED that if Michelle Denise Robinson fully complies with the terms and conditions of this Consent Order, she may apply to renew her resident insurance producer license and the Director shall consider any renewal application in accordance with Chapters 374 and 375, but without regard to the prosecution known as *State v. Michelle Robinson*, St. Louis City Cir. Ct., Case No. 22031-003806G, or her underlying conduct.

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 and 375, 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 6<sup>th</sup> DAY OF November, 2017.



  
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**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 Michelle Denise Robinson may have the right to a hearing, but that Michelle Denise Robinson has waived any hearing and agreed to the issuance of this Consent Order.

Michelle Robinson  
Michelle Denise Robinson, Applicant  
1573 Norlakes Drive, Apartment D  
Saint Louis, Missouri 63136-1848

10-27-17  
Date

~~\_\_\_\_\_, Missouri Bar # \_\_\_\_\_  
Counsel for Applicant  
Address: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
Facsimile: \_\_\_\_\_  
Email: \_\_\_\_\_~~

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Date~~

Nathaniel D. Young  
Nathaniel D. Young, Supervisor  
1515 Lafayette Avenue, Apartment 303  
Saint Louis, Missouri 63104-3346

10/27/17  
Date

~~\_\_\_\_\_, Missouri Bar # \_\_\_\_\_  
Counsel for Supervisor  
Address: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
Facsimile: \_\_\_\_\_  
Email: \_\_\_\_\_~~

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Date~~

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1 November 2017  
Date