

DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

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

In the Matter of:)	
) AHC Case No. 09-1258 D	Į
) DIFP Case No. 090511525	5C
OMER BOWMAN)	
)	

FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER OF DISCIPLINE

JOHN HUFF, Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration, hereby makes the following Findings of Fact, Conclusions of Law, and Order.

Findings of Fact

- 1. John Huff is the duly appointed Director of the Missouri Department of Insurance, Financial Institutions and Professional Registration (hereinafter, "Director") whose duties, pursuant to Chapters 374 and 375, RSMo, include the supervision, regulation and discipline of insurance producers and business entity producers.
- 2. The Missouri Department of Insurance, Financial Institutions and Professional Registration (hereinafter "the Department"), issued an insurance producer license to Omer Bowman,

on October 17, 1987, (License No. 0239037). Bowman's Missouri insurance producer license was subsequently renewed until it expired on September 27, 2008.

- 3. The Kansas Insurance Department (KID) licensed Bowman as a Kansas Resident Insurance Agent to transact the business of insurance on or about June 25, 1982.
- 4. On March 26, 2008 The Kansas Commissioner of Insurance revoked Bowman's Kansas resident insurance agent's license by issuing a summary Order as provided by K.S.A. 77-537.
- 5. On September 11, 2009, the Director filed a complaint against Bowman with the Administrative Hearing Commission seeking to discipline Bowman's Missouri insurance producer license pursuant to §§ 374.210.2, 375.141.1 (2), and (9), RSMo.
- 6. On October 17, 2009, Bowman was served with a copy of the complaint by certified mail. Bowman did not respond to the complaint.
- 7. On February 16, 2010, the Administrative Hearing Commission held a hearing on the complaint. Neither Bowman nor anyone representing him appeared. Enforcement Counsel Andy Heitmann represented the Director.
- 8. On March 2, 2010, the Director filed a brief. On March 17, 2010, Bowman filed a response. On March 25, 2010, the Director filed a motion to strike Bowman's response. The Director offered into evidence the request for admissions that it served on Bowman on December 7, 2009. Bowman did not respond to the request.
- 9. On June 10, 2010, the Administrative Hearing Commission issued its Decision determining that cause exists to discipline Bowman's Missouri insurance producer license pursuant to § 375.141.1(2) and §375.141.6 (failing to report to the Director administrative action taken against the licensee in another state), and §375.141.1(9) (license revoked in another state), and § 374.210.2

RSMo (Supp. 2009) (failure to appear before the Director and produce records), and certified the record of its proceeding to the Director pursuant to § 621.110, RSMo (Supp. 2009).

- a.m. on October 6, 2010, in the offices of the Director, 301 West High Street, Room 530, Jefferson City, Missouri. Bowman received notice of the disciplinary hearing by certified mail. Bowman did not appear at the disciplinary hearing personally or through counsel. At the hearing, counsel for the Department presented the Decision and record of the Administrative Hearing Commission in Case No. 09-1258 DI and recommended that the Director revoke Bowman's insurance producer license.
- 11. The Director hereby adopts and incorporates the Administrative Hearing Commission's Decision dated June 10, 2010, referenced herein and does hereby find in accordance with the same. Director of Dep't of Ins., Fin. Inst. & Prof. Reg'n v. Omer Bowman, No. 09-1258 DI (Mo. Admin. Hrg. Comm'n June 10, 2010).

Conclusions of Law

- 12. Pursuant to §§ 375.141 and 621.110, RSMo (Supp. 2009), the Director has the discretion to discipline Bowman's insurance producer license including revocation of such license.
- Based on the nature and severity of the aforementioned conduct, sufficient grounds exist to revoke Bowman's insurance producer license pursuant to §§ 375.141.1(2), and (9), and 374.210.2 RSMo (Supp. 2009).

<u>ORDER</u>

Based on the evidence presented and the recommendation of the Department to revoke, the insurance producer license of Omer Bowman (License No. 0239037) is hereby **REVOKED**.

So recommended by the Hearing Officer this 12nday of October, 2010.

James R. McAdams Hearing Officer

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS DAY OF OCTOBER, 2010.



JOHN HUFF, Director
Missouri Department of Insurance,

Financial Institutions and Professional Registration

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing, including all attachments, was mailed, with sufficient postage attached, via certified mail through the United States Postal Service, certified mail # 7007 3020 6003, on this 13th day of October, 2010 to:

Omer Bowman 14737 Robinson St. Overland Park, KS 66223

5