

**BEFORE THE COMMISSIONER OF INSURANCE  
OF THE STATE OF KANSAS**

In the Matter of the Kansas Resident                     )  
Insurance Agent's License of                                 )     Docket No. 3049-SO  
JAWANDA D. HOWARD   )

**SUMMARY ORDER**  
**(Pursuant to K.S.A. 2001 Supp. 40-4909**  
**and K.S.A. 77-537)**

Pursuant to the authority granted to the Commissioner of Insurance ("Commissioner") by K.S.A. 2001 Supp. 40-4909, the Commissioner hereby suspends the license of, Jawanda D. Howard ("Howard") by way of Summary Order, as provided by K.S.A. 77-537.

The Commissioner has been shown the following facts, and takes the following action:

1. Records maintained by the Kansas Insurance Department ("KID") indicate that Howard is a resident of the State of Georgia, and has a current mailing address of 129 Croatan Street, Savannah, Georgia 31419 and that she is licensed to transact the business of insurance as a nonresident agent in the State of Kansas.
2. Accordingly, the Commissioner has jurisdiction over Howard and the subject matter of this proceeding, and such proceeding is held in the public interest.
3. On January 16, 2002, the KID received a letter from Jawanda D. Howard stating that her resident agent license in the State of Georgia had been suspended due to the fact that her student loans were in default.

### **Conclusions of Law**

4. K.S.A. 2001 Supp. 40-4909 provides, in relevant part:

(a) The Commissioner may suspend, revoke, or refuse renewal of any license issued under this act if the commissioner finds that the applicant or license holder has:...

(9) Had an insurance agent license...suspended...in any other state, district or territory.

5. Based on the information contained in paragraph 3 above, it appears that the agent has violated K.S.A. 2001 Supp. 40-4909(a)(9) in that Howard's resident agent license in the State of Georgia has been suspended.

6. Accordingly, sufficient grounds exist for the suspension of the insurance agent's license of Jawanda D. Howard, pursuant to K.S.A. 2001 Supp. 40-4909, until the KID has received written proof from the Georgia Department of Insurance that Jawanda D. Howard's resident agent license has been reinstated.

7. Based upon the facts and circumstances set forth hereinabove, it appears that the use of summary proceedings in the manner set forth herein does not violate any provision of the law, and the protection of the public interest does not require the KID to give notice and opportunity to participate to persons other than Jawanda D. Howard, all in accordance with the provisions set forth in K.S.A. 77-537(a).

**IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT:**

The Kansas nonresident insurance agent's license of Jawanda D. Howard is hereby suspended until the KID has received written proof from the Georgia Department of Insurance that Jawanda D. Howard's resident agent license has been reinstated.

### **Notice and Opportunity for Hearing**

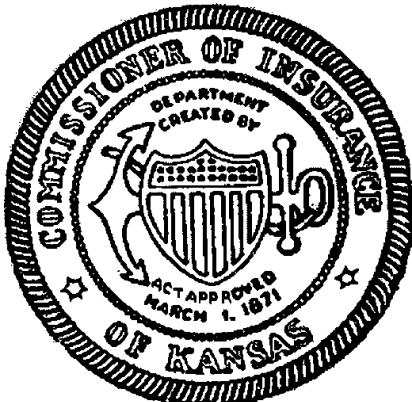
Jawanda D. Howard, within fifteen (15) days of service of this Summary Order, may file with the KID written request for a hearing on this Summary Order, as provided for by K.S.A. 77-542. In the event a hearing is requested, such request should be directed to:

Kathy Greenlee  
General Counsel  
Kansas Insurance Department  
420 S.W. 9<sup>th</sup> Street  
Topeka, Kansas 66612

If a hearing is not requested, this summary order shall become effective as a Final Order, without further notice, upon the expiration of the fifteen (15) day period for requesting a hearing.

Any costs incurred as a result of conducting any administrative hearing authorized under the provision of K.S.A. 2001 Supp. 40-4909 shall be assessed against the Agent who is the subject of the hearing, as provided for under K.S.A. 2001 Supp. 40-4909(f)(a). Costs shall include witness fees, mileage allowances, any costs associated with the reproduction of documents which become part of the hearing record and the expense of making a record of the hearing.

**IT IS SO ORDERED THIS \_\_4th\_\_ DAY OF APRIL, 2002 IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.**



\_\_\_\_\_/s/ Kathleen Sebelius\_\_\_\_\_  
Kathleen Sebelius  
Commissioner of Insurance

BY:

\_s/ Kathy Greenlee\_\_\_\_\_  
Kathy Greenlee  
General Counsel

**Certificate of Service**

The undersigned hereby certifies that the above and foregoing Summary Order was served this \_\_4<sup>th</sup> day of April, 2002, by depositing the same in the United States Mail, first class postage prepaid, addressed to the following:

Jawanda D. Howard  
129 Croatan Street  
Savannah, Georgia 31419

\_s/ Kathy Greenlee\_\_\_\_\_  
Kathy Greenlee