

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

**FINAL ORDER**

Effective: 06/30/03

In the Matter of the Kansas Nonresident       )  
Insurance Agent's License of                       )  
SCOTT T. HORTON                                       )

Docket No.    3171-SO

**SUMMARY ORDER**

(Pursuant to K.S.A. 2002 Supp. 40-4909 and K.S.A. 77-537)

Pursuant to authority granted to the Commissioner of Insurance ("Commissioner") by K.S.A. 2002 Supp. 40-4909, the Commissioner hereby revokes the nonresident agent's license of Scott T. Horton ("Horton") by way of Summary Order as provided by K.S.A. 77-537.

**Findings of Fact**

The Commissioner has been shown the following facts:

1.       Records maintained by the Kansas Insurance Department ("KID") indicate that Kouri is licensed as a nonresident agent to transact the business of insurance in the State of Kansas and has been so licensed since January 28, 2002. KID records further indicate a legal and mailing address of 422 Claiborne Avenue, Fredricksburg, VA 22405.

2.       The National Association of Insurance Commissioners ("NAIC") Regulatory Information Retrieval System ("RIRS") database reflects the following information: The State of Idaho denied Horton an insurance agent's license, effective January 13, 2003, for "failure to make required disclosure on license app" and "failure to respond."

3.       By letter of May 6, 2003, the KID attempted to contact Horton for an explanation of the action.

4.       The letter was returned as undeliverable as of May 15, 2003.

5.       To date, the KID has not received notice from Horton of the actions or change of address.

### **Applicable Law**

6. K.S.A. 2002 Supp. 40-4909(a) provides, in relevant part:

“The commissioner may deny, suspend, revoke or refuse renewal of any license issued under this act if the commissioner finds that the applicant or license holder has . . . (2) Violated: (A) Any provision of chapter 40 of the Kansas Statutes Annotated, and amendments thereto, or any rule and regulation promulgated thereunder . . . (9) Had an insurance agent license, or its equivalent, denied, suspended or revoked in any other state, district or territory.” K.S.A. 2002 Supp. 40-4909(a).

7. Administrative regulations require that a person licensed in this state as an insurance agent shall, within 30 days of the occurrence, report enumerated events to the Commissioner. Among these events are disciplinary action against the agent’s license by the insurance regulatory official of any other state or territory and a change of address. K.A.R. § 40-7-9.

8. The Commissioner may revoke any license issued under the Insurance Agents Licensing Act if the Commissioner finds that the insurable interests of the public are not properly served under such license. K.S.A. 2002 Supp. 40-4909(b).

### **Conclusions of Law**

9. The Commissioner has jurisdiction over Horton as well as the subject matter of this proceeding, and such proceeding is held in the public interest.

10. The Commissioner finds that Horton was denied an insurance agent’s license in another jurisdiction.

11. The Commissioner finds that Horton violated the administrative regulation requiring a licensed agent to report disciplinary action by other states or any change of address within 30 days.

12. Accordingly, the Commissioner concludes that sufficient grounds exist for the revocation of the insurance agent's license of Scott T. Horton pursuant to K.S.A. 2002 Supp. 40-4909(a)(2)(A) and 4909(a)(9).

13. Moreover, the Commissioner finds that Horton's nonresident insurance agent's license should be revoked pursuant to K.S.A. 2002 Supp. 40-4909(b) for the protection of the insurable interests of the public.

14. Based on the facts and circumstances set forth herein, it appears that the use of summary proceedings in this matter is appropriate, in accordance with the provisions set forth in K.S.A. 77-537(a), in that the use of summary proceedings 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 Scott T. Horton.

**IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT** the Kansas resident insurance agent's license of Scott T. Horton is hereby **REVOKED**.

**Notice and Opportunity for Hearing**

Scott T. Horton, 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 by K.S.A. 77-542. In the event a hearing is requested, such request should be directed to John W. Campbell, General Counsel, Kansas Insurance Department, 420 S.W. 9<sup>th</sup> Street, Topeka, KS 66612.

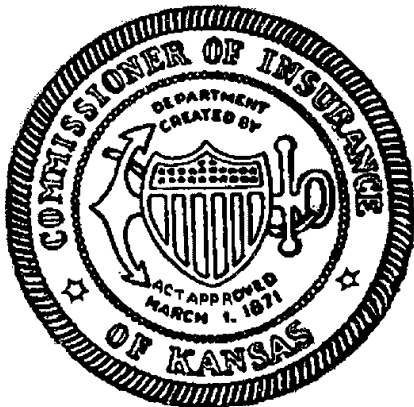
Any costs incurred as a result of conducting any administrative hearing shall be assessed against the agent who is the subject of the hearing as provided by K.S.A. 40-4909(f). Costs shall include witness fees, mileage allowances, any costs associated with the reproduction of documents which become part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

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-day period for requesting a hearing.

The Final Order will constitute final agency action in this matter.

In the event the Petitioner files a petition for judicial review, the agency officer designated pursuant to K.S.A. 77-613(e) to receive service of a petition for judicial review on behalf of the KID is John W. Campbell, General Counsel, Kansas Insurance Department, 420 S.W. 9<sup>th</sup> St., Topeka, KS 66612-1678.

**IT IS SO ORDERED THIS 12th DAY OF JUNE, 2003, IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.**



\_\_\_\_\_  
/s/ Sandy Praeger  
Sandy Praeger  
Commissioner of Insurance  
BY:

\_\_\_\_\_  
/s/ John W. Campbell  
John W. Campbell  
General Counsel

#### **Certificate of Service**

The undersigned hereby certifies that he served the above and foregoing Summary Order on this 12th day of June, 2003, by causing the same to be deposited in the United States Mail, first class postage prepaid, addressed to the following:

Scott T. Horton  
422 Claiborne Avenue  
Fredricksburg, VA 22405

\_\_\_\_\_  
/s/ John W. Campbell  
John W. Campbell