

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

FINAL ORDER Effective: 11/7/05

In the Matter of the Kansas Nonresident)
Insurance Agent’s License of)
TIFFANY N. SPARKS)

Docket No. 3486-SO

SUMMARY ORDER
(Pursuant to K.S.A. (2004 Supp.) 40-4909 and K.S.A. 77-537)

Pursuant to authority granted to the Commissioner of Insurance (“Commissioner”) by K.S.A. (2004 Supp.) 40-4909, the Commissioner hereby revokes the nonresident agent’s license of Tiffany N. Sparks (“Sparks”) 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 Sparks is licensed as a nonresident agent to transact the business of insurance in the State of Kansas and has been so licensed since November 19, 2003.
2. KID records further indicate that Sparks’ legal and mailing addresses are 517 Nathan, University Park, IL 60466 and, 840 S. Frontage Rd. Woodridge, IL 60517, respectively.
3. The National Association of Insurance Commissioners (“NAIC”) Regulatory Information Retrieval System (“RIRS”) database reflects the following information: the State of California revoked Sparks’ producer license in June 2005 for failure to respond; misstatement on application; criminal record/history and misdemeanor conviction.
4. The NAIC RIRS database further reveals that the State of Connecticut also revoked Sparks’ producer license in August 2005 for failure to notify the Department of an address change; failure to make required disclosure on license application and failure to report other state action.

5. On August 16, 2005, KID directed Sparks to provide copies of the orders in both of the California and Connecticut revocation actions by August 30, 2005.

6. On September 2, 2005, KID again directed Sparks to provide copies of the above-mentioned orders by September 16, 2005. KID further informed Sparks that “Failure to do so will impact the status of your license.”

7. To date, KID has not received a response from Sparks, returned mail, or notice of a change of address, and Sparks has not otherwise reported the actions to KID.

Applicable Law

8. K.S.A. 2003 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: (1) Provided incorrect, misleading, incomplete or untrue information in the license application. (2) Violated: (A) Any provision of chapter 40 of the Kansas Statutes Annotated, and amendments thereto, or any rule and regulation promulgated thereunder . . . (C) any insurance law or regulation of another state . . . (9) Had an insurance agent license, or its equivalent, denied, suspended or revoked in any other state, district or territory . . .” K.S.A. (2004 Supp.) 40-4909(a).

9. 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 criminal convictions, disciplinary action against the agent’s license by the insurance regulatory official of any other state or territory, and a change of name or address. K.A.R. § 40-7-9.

10. The Commissioner may impose a monetary penalty for failure to respond to a proper inquiry. K.S.A. 40-2,125 (b).

11. 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. 2003 Supp. 40-4909(b).

Conclusions of Law

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

13. Based on the information contained in paragraphs 3 and 4 above, the Commissioner finds that Sparks has violated insurance laws or regulations of another state.

14. Based on the information contained in paragraphs 1-7, the Commissioner finds that Sparks has violated K.A.R. §40-7-9 by failing to report actions against her license in other states within 30 days of the occurrence.

15. Based on the information contained in paragraphs 3 and 4, the Commissioner finds that Sparks has had an insurance agent's license denied and revoked in other states.

16. The Commissioner also finds that Sparks has failed to respond to a proper inquiry.

17. The Commissioner concludes that sufficient grounds exist for the revocation of the insurance agent's license of Tiffany N. Sparks pursuant to K.S.A. (2004 Supp.) 40-4909(a).

18. The Commissioner concludes that Sparks' license may be revoked pursuant to K.S.A. (2004 Supp.) 40-4909(b) for the protection of the insurable interests of the public because Sparks has failed to respond to a proper inquiry from KID, demonstrating a disregard for the regulatory authority of the Commissioner and a lack of trustworthiness in the conduct of business.

19. Accordingly, the Commissioner finds that Sparks' Kansas nonresident insurance agent's license should be revoked.

20. 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 Tiffany N. Sparks.

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT the Kansas nonresident insurance agent's license of Tiffany N. Sparks is hereby REVOKED.

Notice and Opportunity for Hearing

Tiffany N. Sparks, 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. 9th 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.

IT IS SO ORDERED THIS 21st DAY OF OCTOBER 2005, 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

NOTICE: The person 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. 9th St., Topeka, KS 66612.

Certificate of Service

The undersigned hereby certifies that he served a true and correct copy of the above and foregoing Summary Order and Notice and Opportunity for Hearing on this 21st day of October 2005, by causing the same to be deposited in the United States Mail, first class postage prepaid, addressed to the following:

Tiffany N. Sparks
840 S. Frontage Rd.
Woodridge, IL 60517

_____/s/ Hsingkan Chiang_____
Hsingkan Chiang, Staff Attorney