

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

In the Matter of the Kansas)
Nonresident Insurance Agent's License of) Docket No. 4044-SO
LISA GIACOMINO)
NPN: # 13050955)

SUMMARY ORDER

(Pursuant to K.S.A. 2007 Supp. 40-4909 and K.S.A. 77-501)

Pursuant to the authority granted to the Commissioner of Insurance ("Commissioner") by K.S.A. 40-4909, the Commissioner hereby revokes the resident agent's license of Respondent, **LISA GIACOMINO** ("Respondent"). This Summary Order shall become effective as a Final Order, without further notice, upon the expiration of the fifteen (15) day period if no request for hearing is made, pursuant to K.S.A. 77-542.

Findings of Fact

The Commissioner finds the following facts:

1. Records maintained by the Kansas Insurance Department ("KID") indicate Respondent is licensed as a nonresident agent to transact the business of insurance in the State of Kansas, and has been so licensed since February 11, 2009.
2. KID records further indicate a legal and mailing address of c/o Liberty Mutual Insurance, 14415 S. 50th St. Suite 150, Phoenix, AZ 85044.
3. Mr. LeRoy Brungardt, Director of the Producer's Division of KID wrote you on June 19, 2009 pointing out that Respondent failed to answer a question on Respondent's Kansas Insurance License Application truthfully.
4. Mr. Brungardt gave Respondent a choice of payment of a fine or revocation of your Kansas nonresident license. To date, no answer has been received.

Applicable Law

5. K.S.A. 40-4909 states, in part:
 - (a) 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:
 - (8) Used any fraudulent, coercive, or dishonest practice, or demonstrated any incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.
 - (b) In addition, the commissioner may suspend, revoke or refuse renewal of Any license issued under this act if the commissioner finds that the interests of the insurer or the insurable interests of the public are not properly served under such license.
6. K.S.A. 40-2,125 requires a person to respond to any proper inquiry of the commissioner.

Conclusions of Law

7. The Commissioner has jurisdiction over LISA GIACOMINO as well as the subject matter of this proceeding, and such proceeding is held in the public interest.
8. The Commissioner finds that Respondent's Kansas nonresident license may be revoked because she did not respond to a proper inquiry of the Commissioner
9. The Commissioner finds, pursuant to K.S.A. 40-4909(b), that the insurable interests of the public are not properly served under Respondent's license.
10. Accordingly, the Commissioner concludes sufficient grounds exist for the revocation of the insurance agent's license of LISA GIACOMINO pursuant to K.S.A. 40-4909(a) and (b).

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT:

1. The Kansas Resident Insurance Agent's License of **LISA GIACOMINO** is

hereby **REVOKED** effective the effective date of this Order.

2. **IT IS FURTHER ORDERED** that **LISA GIACOMINO** shall **CEASE** and **DESIST** from the sale, solicitation or negotiation of insurance and/or receiving compensation deriving from the sale, solicitation or negotiation of insurance conducted after the effective date of this Order.

NOTICE AND OPPORTUNITY FOR HEARING

LISA GIACOMINO, within fifteen (15) days of service of this Summary Order, may file with the Kansas Insurance Department a written request for 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, Kansas 66612

Any costs incurred as a result of conducting any administrative hearing shall be assessed against the agent/agency 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 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 (15) day period for requesting a hearing. The Final Order will constitute final agency action in the matter.

In the event the Respondent 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 Kansas Insurance Department is:

John W. Campbell, General Counsel
Kansas Insurance Department
420 S.W. 9th St.
Topeka, Kansas 66612

IT IS SO ORDERED THIS 21st DAY OF SEPTEMBER, 2009, 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 21st day of Sep't , 2009, by causing the same to be deposited in the United States Mail, first class postage prepaid, addressed to the following:

Lisa Giacomino
c/o Liberty Mutual Insurance
14415 S. 50th St. Suite 150
Phoenix, AZ 85044

/s/ John R. Dowell
John R. Dowell
Staff Attorney