FINAL ORDER

Effective: 04-07-09

BEFORE THE COMMISSIONER OF INSURANCE OF THE STATE OF KANSAS

In the Matter of the Kansas)	
Nonresident Insurance Agent's License of)	Docket No. 3976-SO
FRANK B. HARRISON)	
NPN: #1086674)	

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 nonresident agent's license of Respondent, **FRANK B. HARRISON** ("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:

- 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 July 26, 2007.
- KID records further indicate a legal and mailing address of 15407 Cog Hill, Selma, TX
 78154
- 3. The National Association of Insurance Commissioners ("NAIC") Regulatory Information Retrieval System ("RIRS") database reflects the following actions: Respondent's Texas Resident License was revoked for criminal record/history.
- 4. To date, Respondent has failed to notify KID of the action.

Applicable Law

- 5. K.A.R. 40-7-9 requires a licensed producer to notify the Kansas Insurance

 Department within thirty (30) days of each disciplinary action taken on the

 insurance agent's license by the insurance regulatory agency of any other state;

 and,
- 6. K.S.A. 2007 Supp. 40-4909 states, in pertinent 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:
 - (2) Violated:

 (A) Any provision of chapter 40 of the Kansas Statutes Annotated, and amendments thereto, or any rule and regulation promulgated thereunder:
 - (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.
- 7. K.S.A. 2007 Supp. 40-4906 and K.S.A. 2007 Supp. 40-4908 provide for the issuance of a nonresident agent's license in reliance upon the agent's valid license in the agent's home state.

Conclusions of Law

- 8. The Commissioner has jurisdiction over FRANK B. HARRISON as well as the subject matter of this proceeding, and such proceeding is held in the public interest.
- The Commissioner finds that Respondent's Kansas license may be revoked because
 FRANK B. HARRISON has not shown proof that he is licensed in Texas, his home state.

- 10. The Commissioner finds that Respondent's Kansas license may be revoked because FRANK B. HARRISON does not have a license in his home state pursuant to K.S.A. 2007 Supp. 40-4906 and K.S.A. 2007 Supp. 40-4908 and further did not report the revocation of his license as required by Kansas law.
- 11. 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.
- 12. Accordingly, the Commissioner concludes sufficient grounds exist for the revocation of the insurance agent's license of FRANK B. HARRISON pursuant to K.S.A. 40-4909(a) and (b).

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT:

- 1. The Kansas Nonresident Insurance Agent's License of **FRANK B. HARRISON** is hereby **REVOKED** effective the effective date of this Order.
- 2. **IT IS FURTHER ORDERED** that **FRANK B. HARRISON** 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

FRANK B. HARRISON, 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 _20th__ DAY OFMARCH, 2009, IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.



CERTIFICATE OF SERVICE

The undersigned hereby certifies that she served the a	above and foregoing Summary Order on this
_20th day ofMarch, 2009, by causing	the same to be deposited in the United
States Mail, first class postage prepaid, addressed to t	the following:
Frank B. Harrison	
15407 Cog Hill	
Selma, TX 78154	
	_/s/ John R. Dowell
	John R. Dowell
	Staff Attorney