

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

In the Matter of the Kansas)
Resident Insurance Agent's License of) Docket No. 4083-SO
JESSICA LAUREN OATES)
NPN: # 9797131)

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, **JESSICA LAUREN OATES** ("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 resident agent to transact the business of insurance in the State of Kansas, and has been so licensed since May 7, 2009.
2. KID records further indicate a legal and mailing address of Apt. 311, 7600 Shawnee Mission Pkwy, Mission, KS 66202-4407.
3. Ms. Karen Evans of the Producer's Division of KID wrote Respondent on three (3) occasions asking Respondent to prove that Respondent's Illinois resident license was cancelled or converted to a nonresident license.
4. Respondent has not responded to the letters.
5. On December 2, 2009, the below signed staff attorney wrote to Respondent about these matters. Respondent did not reply and the letter was not returned.

Applicable Law

6. K.S.A. 40-2,125(b) requires a person to respond to any proper inquiry of the commissioner.
7. K.S.A. 40-4909(a)(8) requires a producer to demonstrate trustworthiness or financial responsibility.
8. K.S.A. 40-4909(a)(2)(c) requires a producer to obey the law of another state. Illinois statute 215 ILCS 5/500-40(c) requires one who moves from Illinois to another state to change a resident to a nonresident license in Illinois.

Conclusions of Law

9. The Commissioner has jurisdiction over JESSICA LAUREN OATES as well as the subject matter of this proceeding, and such proceeding is held in the public interest.
10. The Commissioner finds that Respondent's Kansas license may be revoked because JESSICA LAUREN OATES has not shown proof that she has made her only resident license to be from Kansas.
11. The Commissioner finds that Respondent's Kansas license may be revoked because JESSICA LAUREN OATES does not have a single resident license pursuant to K.S.A. 40-4906 and K.S.A. 2007 Supp. 40-4908.
12. 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.

13. Accordingly, the Commissioner concludes sufficient grounds exist for the revocation of the insurance agent's license of JESSICA LAUREN OATES 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 JESSICA LAUREN OATES is hereby **REVOKED** effective the effective date of this Order.

2. **IT IS FURTHER ORDERED** that JESSICA LAUREN OATES 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

JESSICA LAUREN OATES, 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 28th DAY OF January, 2010, 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 she served the above and foregoing Summary Order on this ___28th_ day of _____Jan._____, 2010, by causing the same to be deposited in the United States Mail, first class postage prepaid, addressed to the following:

Jessica Lauren Oates
Apt. 311
7600 Shawnee Mission Parkway
Mission, KS 66202-4407

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