

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

In the Matter of the Kansas Nonresident )  
Insurance Agent's License of ) Docket No. **4197--SO**  
CHRISTA S. STEEBER )  
NPN #3994404 )

**SUMMARY ORDER**

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

Pursuant to authority granted to the Commissioner of Insurance ("Commissioner") by K.S.A. 40-4909, the Commissioner hereby proposes to find facts and revoke the Kansas nonresident insurance agent's license of Christa S. Steeber ("Respondent") by way of Summary Order as provided by K.S.A. 77-537.

**Findings of Fact**

1. Records maintained by the Kansas Insurance Department ("KID") reflect that Respondent is licensed as a resident agent to transact the business of insurance in Kansas and has been so licensed since August 14, 2006.
2. KID records further indicate Respondent's legal and mailing address is 15431 Jambo Creek Road, Mishicot, WI 54228.
3. Following investigation, the Commissioner has no reason to believe that protection of the public interest requires the Commissioner to give notice and opportunity to participate to anyone other than the respondent.
4. Following investigation, the Commissioner finds evidence sufficient to support the following findings of fact:
5. KID received notice from Ameriprise Auto & Home Insurance Company that Respondent's employment and appointments with its affiliated companies were terminated, effective June 7, 2010, for failure to classify and underwrite risks properly and leaving the consumers with the impression that they had coverage when they did not.
6. By letter of June 23, 2010, the acting director of KID's producer licensing division directed Respondent to provide her written explanation of circumstances by July 14, 2010.

7. In a letter mailed to Respondent's address of record on July 26, 2010, counsel for KID informed Respondent of the foregoing allegations and invited Respondent to reply within 15 business days if she disputed them.

8. To date, Respondent has not replied and the letter has not been returned.

**Applicable Law**

9. K.S.A. 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 . . .

"(7) Admitted to or been found to have committed any insurance unfair trade practice or fraud in violation of K.S.A. 40-2404 and amendments thereto.

"(8) Used any fraudulent or dishonest practice, or demonstrated any incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere." K.S.A. 40-4909(a).

10. Unfair trade practices include, "Making . . . any estimate, illustration, circular, statement, sales presentation, omission or comparison which: (a) Misrepresents the benefits, advantages, conditions, or terms of any insurance policy." K.S.A. 40-2404(1)(a).

11. The Commissioner may order payment of monetary penalties, suspension or revocation of a license, or redress of the consumer's injury upon finding that a licensee has engaged in an unfair trade practice. K.S.A. 40-2407.

12. In lieu of any of the actions authorized by K.S.A. 40-4909(a), the Commissioner may censure the licensee or impose a monetary penalty. K.S.A. 40-4909(h).

13. A licensee may be assessed a monetary penalty for failure to respond to a proper inquiry from the Commissioner. K.S.A. 40-2,125(b).

14. In addition, the Commissioner may suspend, revoke, or refuse renewal of an agent's license if the Commissioner finds that the interests of the insurer or the

insurable interests of the public are not properly served under the license. K.S.A. 40-4909(b).

### **Conclusions of Law**

15. The Commissioner has jurisdiction of Respondent and the subject matter of this proceeding, and the proceeding is held in the public interest.

16. The Commissioner concludes, based on the facts contained in paragraphs 5 and 7 that Respondent is subject to action against her license and or a monetary penalty pursuant to K.S.A. 40-4909(a)(2)(A) and K.S.A. 40-2,125(b) because Respondent failed to respond in a timely manner to a proper inquiry from the Commissioner's staff.

17. The Commissioner concludes, based on the facts contained in paragraph 10 that Respondent is subject to action against her license pursuant to K.S.A. 40-4909(a)(7) because Respondent has misrepresented the terms of an insurance policy in violation of K.S.A. 40-2404(1)(a).

18. The Commissioner concludes, based on the facts contained in paragraph 10 that Respondent is subject to action against her license to K.S.A. 40-4909(a)(8) because Respondent's actions constitute a fraudulent or dishonest practice. Alternatively, the failure to classify and underwrite risks properly and accurately convey the terms of the policy to consumers reflects upon Respondent's professional competence and trustworthiness.

19. The Commissioner concludes that Respondent's license may be revoked pursuant to K.S.A. 40-4909(b) because it does not serve the interests of the insurer or the insurable interests of the public.

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, the protection of the public interest does not require the KID to give notice and opportunity to participate to persons other than Respondent, and after investigation, KID believes in good faith that the allegations will be supported to the applicable standard of proof.

**IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT the Kansas resident insurance agent's license of CHRISTA S. STEEBER is**

hereby **REVOKED**. It is further ordered, that **CHRISTA S. STEEBER** 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 in Kansas on and after the effective date of this order.

**IT IS SO ORDERED THIS   18th   DAY OF AUGUST 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

**NOTICE OF RIGHTS TO HEARING AND REVIEW**

**Within fifteen (15) days of the date of service of this Summary Order, Respondent** may submit a written request for a hearing pursuant to K.S.A. 77-537 and K.S.A. 77-542. Any request for a hearing should be addressed to the following:

John W. Campbell, General Counsel  
Kansas Insurance Department  
420 S.W. 9<sup>th</sup> Street  
Topeka, Kansas 66612

If a hearing is requested, the Kansas Insurance Department will serve notice of the time and place of the hearing and information on procedures, right of representation, and other rights of parties relating to the conduct of the hearing.

**If a hearing is not requested in the time and manner stated above, this Summary Order shall become effective as a Final Order upon the expiration of time for requesting a hearing.** In the event Respondent files a Petition for Judicial

Review, pursuant to K.S.A. 77-613(e), the agency officer to be served on behalf of the Kansas Insurance Department is

John W. Campbell, General Counsel  
Kansas Insurance Department  
420 S.W. 9<sup>th</sup> Street  
Topeka, Kansas 66612

**Certificate of Service**

The undersigned hereby certifies that she served a true and correct copy of the above and foregoing **Summary Order** and accompanying **Notice of Rights** on this \_\_18th\_\_ day of August 2010, by causing the same to be placed in the United States Mail, first class postage prepaid, addressed to the following:

CHRISTA S. STEEBER  
15431 Jambo Creek Road  
Mishicot, WI 54228

\_/s/ Brenda J. Clary \_\_\_\_\_  
Brenda J. Clary  
Staff Attorney