

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

In the Matter of)	
The Kansas Nonresident)	
Insurance Agent's License of)	Docket No. 4262-CO
CRISTIN S. HOBSON, NPN#8571691)	

CONSENT AGREEMENT AND FINAL ORDER

Pursuant to the authority granted to the Commissioner of Insurance ("Commissioner") by K.S.A. 40-103 and in accordance with K.S.A. 40-4901 *et seq.*, the Commissioner hereby accepts the stipulations of the parties and accepts surrender of Respondent's Kansas nonresident insurance agent's license. This Consent Agreement shall become effective as a Final Order, without further notice when signed by the Commissioner or her designee and filed of record with the Kansas Insurance Department ("KID").

Findings of Fact

1. Records maintained by the Kansas Insurance Department ("KID") reflect that Respondent Cristin S. Hobson is licensed as a nonresident Kansas insurance agent and has been so licensed since June 12, 2007.
2. KID records further reflect that Respondent's legal and mailing address of record is 1920 Stratford, Rogers, AR 72758-8217.
3. By letter dated June 29, 2010, Farmers Insurance Group notified KID that Respondent's contract with Farmers affiliated companies had been terminated "for embezzlement."
4. The notice included the report of an audit reflecting that Respondent failed to forward premium funds to the Company for a total shortage of \$20,606.05 involving 86 consumers, including five who did not receive credit for their payments.
5. Respondent has provided an account of errors involving some 24 consumers.

6. On or about October 26, 2010, Respondent notified KID of her change of address, from Missouri to Arkansas, and voluntarily returned her Kansas license.
7. Respondent denies the allegations but stipulates that evidence obtained through the audit would support the foregoing facts.
8. Respondent understands her right to have a hearing on the facts and disposition in accordance with the provisions of the Kansas Administrative Procedure Act, K.S.A. 77-501 *et seq.*, and to seek review of an adverse order in this matter pursuant to the Kansas Judicial Review Act, K.S.A. 77-601 *et seq.*
9. Respondent expressly waives hearing.
10. Respondent further waives administrative and judicial review.
11. KID agrees to accept surrender of Respondent's license and close its investigation without further action in consideration for Respondent's stipulations.

Applicable Law

12. 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. . .

(4) Improperly withheld, misappropriated or converted any moneys or properties received in the course of doing insurance business. . . . [or]

(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. . . .” K.S.A. 40-4909(a).
13. Voluntary surrender of a license does not deprive the Commissioner of jurisdiction or right to institute or proceed with disciplinary action. K.S.A. 40-4909(e).

Conclusions of Law

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

15. The Commissioner finds, based on the facts contained in paragraphs 4 and 5, that sufficient evidence exists to support action against Respondent’s license pursuant to K.S.A. 40-4909(a) because it appears Respondent has, either erroneously and irresponsibly or intentionally, failed to deposit premium funds according to the requirements of her contract with Farmers.

16. The Commissioner further concludes that accepting surrender of Respondent’s license would adequately protect the interests of the insurer and the insurable interests of the public.

Stipulation

The undersigned stipulates and agrees to the above findings fact and conclusions of law and waives her rights to administrative hearing and judicial review of the Commissioner’s Order.

Cristin S. Hobson Respondent	Date
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Prepared by:

Brenda J. Clary
Staff Attorney

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE
that the Kansas nonresident insurance agent's license of Cristin S. Hobson is terminated by
surrender, and Cristin S. Hobson shall not sell, solicit, or negotiate contracts of insurance
within the state of Kansas from and after the effective date of this order.

IT IS SO ORDERED THIS 21st 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/ Robert M. Tomlinson
Robert M. Tomlinson
Assistant Commissioner of Insurance
Presiding Officer

NOTICE: In the event Respondent files a petition for judicial review, it must be filed within 30 days of service of this order, and 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. 9th Street
Topeka, Kansas 66612

Certificate of Service

The undersigned hereby certifies that a fully executed and filed copy of the above and foregoing Consent Agreement and Final Order was placed in the United States mail, first-class postage prepaid, on this 21st day of Jan. 2011, addressed to the following:

Cristin S. Hobson
1920 Stratford
Rogers, AR 72758-8217

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