

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

In the Matter of the Kansas Nonresident)
Insurance Agent's License of) Docket No. **4458--SO**
CHRISTIE A. GLENN)
NPN 16229898.)

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 Christie A. Glenn ("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 nonresident agent to transact the business of insurance in Kansas.
2. Respondent is licensed as a Kansas nonresident insurance agent and has been so licensed since May 19, 2011.
3. Respondent's legal and mailing address of record is 2818 N. Interstate 35, Apt. 11304, San Antonio, TX 78208-1860.
4. 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.
5. Following investigation, the Commissioner finds evidence sufficient to support the following findings of fact:
6. Respondent was employed by Nationwide Sales Solutions, Inc., a licensed agency, from May 19, 2011, until her employment was terminated effective March 26, 2012.
7. Respondent was appointed as an agent of various Nationwide insurance companies from May 19, 2011, until her termination from the agency resulted in termination of the appointments.

8. Correspondence and supporting documents obtained from Nationwide reflect that Respondent worked full time for another employer while collecting short term disability benefits from Nationwide Mutual Insurance Company.
9. By letter of June 13, 2012, addressed to Respondent at her mailing address of record, counsel for KID summarized the foregoing facts and invited Respondent to reply in writing if she disputed the facts.
10. The United States Postal Service returned the letter as undeliverable/unable to forward.

Applicable Law

11. K.S.A. 2011 Supp. 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;
(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. 2011 Supp. 40-4909(a).
12. K.A.R. §40-7-9 requires a licensed agent to report an address change to the Commissioner within 30 days. K.A.R. §40-7-9(f).
13. The Commissioner may revoke any license issued under the Insurance Agents Licensing 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. K.S.A. 2011 Supp. 40-4909(b).

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 paragraph 8, that Respondent’s license may be revoked pursuant to K.S.A. 40-4909(a)(8) because Respondent has used a fraudulent or dishonest practice in claiming and/or accepting disability benefits while working full time.

16. In addition, the Commissioner finds that Respondent's license may be revoked pursuant to K.S.A. 40-4909(a)(2)(A) because Respondent has failed to notify the Commissioner of a change of address.

17. Based on the foregoing findings, the Commissioner concludes that sufficient grounds exist for the revocation of Respondent's insurance agent's license pursuant to K.S.A. 40-4909(a).

18. The Commissioner further concludes Respondent's license may be revoked pursuant to K.S.A. 40-4909(b) because such license is not properly serving the interests of the insurer and the insurable interests of the public.

19. 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.

Policy to be Served

20. Before issuing an insurance agent license, the Commissioner must determine that the applicant is qualified and has not committed any act that would be grounds for denial, suspension, or revocation. K.S.A. 40-4905(b). Further, the Commissioner may revoke any license issued under the Insurance Agents Licensing Act if the Commissioner finds that the interests of the insurer or the insurable interests of the public are not properly served under the license. The following action is necessary and appropriate to promote the security and integrity of the insurance business and protect insurance consumers by licensing, or continuing to license, persons or entities to sell, solicit, or negotiate insurance in the State of Kansas only if their conduct indicates they are both qualified and trustworthy.

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT the Kansas nonresident insurance agent's license of **CHRISTIE A. GLENN** is hereby **REVOKED**. **It is further ordered,** that **CHRISTIE A. GLENN** shall **CEASE and DESIST** from the sale, solicitation, or negotiation of insurance, doing any act toward the

sale, solicitation, or negotiation of insurance, and/or receiving compensation deriving from the sale, solicitation, or negotiation of insurance in Kansas or on Kansas risks through business conducted on and after the effective date of this order.

It is further ordered, pursuant to KSA 77-415(b)(2)(A), that this order is designated by KID as precedent.

IT IS SO ORDERED THIS __2nd__ DAY OF JULY 2012, IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.



_____/s/ Sandy Praeger_____
Sandy Praeger
Commissioner of Insurance

BY:

_____/s/ Zachary J.C. Anshutz_____
Zachary J.C. Anshutz
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:

Zachary J.C. Anshutz, General Counsel
Kansas Insurance Department
420 S.W. 9th 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

Zachary J.C. Anshutz, General Counsel
Kansas Insurance Department
420 S.W. 9th 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 2nd day of July 2012, by causing the same to be placed in the United States Mail, first class postage prepaid, addressed to :the following:

Christie A. Glenn
2818 N. Interstate 35, Apt. 11304
San Antonio, TX 78208-1860

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

Certificate of Service

The undersigned hereby certifies that she made a second attempt to serve a true and correct copy of the above and foregoing **Summary Order** and accompanying **Notice of Rights** on this ___10th___ day of July 2012, by causing the same be placed in the United States Mail, first class postage prepaid, addressed to Respondent at her address as published in the records of the Texas Department of Insurance:

Christie A. Glenn
2818 Austin HWY, Apt. 11304
San Antonio, TX 78218-1658

_ /s/ Jana L. Beethe _____
Jana L. Beethe
Legal Assistant