

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

In the Matter of the Kansas Nonresident)
Insurance Agent's License of) Docket No. **4409--SO**
KATIE MORENO OLIVERI)
NPN 15000900)

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 Katie Moreno Oliveri ("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 and has been so licensed since October 14, 2009.
2. KID records further indicate Respondent's legal address is 2040 S. Grant St., Stockton, California 95206.
3. Respondent's mailing address is 6221 N. West Lane, Stockton, CA 95210, which is the address of Teletech, Respondent's former employer.
4. Based on the termination of Respondent's sole insurance company appointment, KID believes the business/ mailing address is no longer current and addressing mail to Teletech would be futile.
5. 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.
6. Following investigation, the Commissioner finds evidence sufficient to support the following findings of fact:
7. Respondent was convicted of a misdemeanor, driving while under the influence, on January 6, 2010, in Superior Court Case Number ST53255A, San Joaquin County, California.

8. Respondent failed to report the conviction to the California Department of Insurance and failed to respond to the Department's inquiry regarding a change in Respondent's background information.
9. Because of the conviction, failure to report, and failure to respond, the California Department of Insurance revoked Respondent's license by order dated July 27, 2011, and effective on August 27, 2011.
10. Respondent did not report the conviction or the license revocation to KID within 30 days as required by K.A.R. §40-7-9(a) and (d) and has not reported them to date.
11. By letter of March 5, 2012, addressed to Respondent at her legal address of record, counsel for KID summarized the foregoing facts and invited Respondent to reply in writing if she disputed the facts.
12. To date, the letter has not been returned, and Respondent has not replied; thus, the facts are deemed undisputed.

Applicable Law

13. K.S.A. 2010 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;
(6) Been convicted of a misdemeanor or felony. . . .
(9) Had an insurance agent license, or its equivalent, denied, suspended or revoked in any other state, district or territory." K.S.A. 2010 Supp. 40-4909(a).
14. K.A.R. §40-7-9(a) requires a licensed agent to report to the Commissioner within 30 days any disciplinary action against the agent's license by the insurance regulatory agency of another jurisdiction.
15. K.A.R. §40-7-9(d) requires a licensed agent to report to the Commissioner within 30 days any misdemeanor or felony conviction.
16. Pursuant to K.S.A. 40-4906(a), a person who is not a resident of Kansas is entitled to hold a Kansas nonresident license if that person is licensed and in good standing in the person's home state.

17. In addition, 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. 40-4909(b).

Conclusions of Law

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

19. The Commissioner finds, based on the facts contained in paragraphs 6 through 9, that Respondent's license may be revoked pursuant to K.S.A. 40-4909(a)(2)(A) because Respondent has violated K.A.R. §40-7-9(a) by failing to report a disciplinary action against her insurance agent license by another state.

20. The Commissioner further finds, based on the facts contained in paragraphs 6 through 9, that Respondent's license may be revoked pursuant to K.S.A. 40-4909(a)(2)(A) because Respondent has also violated K.A.R. §40-7-9(d) by failing to report a misdemeanor conviction.

21. The Commissioner finds that Respondent's license may be revoked pursuant to K.S.A. 40-4909(a)(6) because Respondent has been convicted of a misdemeanor criminal offense.

22. In addition, the Commissioner finds that Respondent's license may be revoked pursuant to K.S.A. 40-4909(a)(9) because Respondent has had an insurance license denied, suspended, or revoked in another state.

23. 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).

24. 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.

25. Beyond grounds for revocation pursuant to K.S.A. 40-4909(a) and (b), the Commissioner finds that Respondent's license must be revoked or cancelled because Respondent is no longer qualified to hold a license based on reciprocity.

26. 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

27. 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 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 **KATIE MORENO OLIVERI** is hereby **REVOKED**. **It is further ordered**, that **KATIE MORENO OLIVERI** 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 __27th__ DAY OF MARCH 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 ___27th___ day of March 2012, by causing the same to be placed in the United States Mail, first class postage prepaid, addressed to the following:

Katie Moreno Oliveri
2040 S. Grant St.
Stockton, CA 95206

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