

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

In the Matter of the Kansas Nonresident)
Insurance Agent's License of) Docket No. 4983-SO
CHANDRA BARR)
NPN: # 17352143)

SUMMARY ORDER
(Pursuant to K.S.A. 40-4909, 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 nonresident agent's license of Respondent, **CHANDRA BARR** ("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 that Respondent is licensed as a nonresident agent to transact the business of insurance in the State of Kansas, and has been so licensed since September 22, 2014.
2. KID records further indicate that the mailing address of Ms. Chandra Barr is 8314 Harris Pond Dr., APT J, Charlotte, North Carolina 28269-9326.
3. On October 29, 2016, Respondent was terminated for cause by Allstate Insurance Agency due to falsification of applications.
4. As part of its investigation, Allstate found that Respondent wrote renter's policies for customers without their knowledge or consent in the state of North Carolina.
5. It is alleged that these written policies caused Respondent to receive bonus payments that were inappropriately earned.
6. Allstate listed three different examples of this action.
7. Additionally, Allstate conducted a recorded interview on October 10, 2016 and Respondent admitted to knowingly participating in the binding of the policies without the customers' knowledge or consent.
8. KID sent a letter to Respondent on January 18, 2017, asking for a response to the allegations and information.
9. As of the date of this order, Respondent has not replied.

Applicable Law

- K.S.A. 40-4909 states, in pertinent part:
 - (a) 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:
 - (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.
 - (10) Forged another person's name to an application for insurance or to any document related to an insurance transaction.

Policy Reasons

1. It is in the public interest that the license of an agent who has demonstrated he or she has used any fraudulent or dishonest practice or demonstrated any untrustworthiness in the conduct of business in this state or elsewhere be revoked.
2. It is in the public interest that the license of an agent who has forged another person's name to an application for insurance or to any document related to an insurance transaction be revoked.

Conclusions of Law

1. The Commissioner has jurisdiction over **CHANDRA BARR** as well as the subject matter of this proceeding, and such proceeding is held in the public interest.
2. The Commissioner finds that Respondent's Kansas nonresident license may be revoked because **CHANDRA BARR** has used a fraudulent and dishonest act and has demonstrated untrustworthiness in the conduct of business in this state.
3. The Commissioner finds that Respondent's Kansas nonresident license may be revoked because **CHANDRA BARR** has forged another person's name to an application for insurance or to any document related to an insurance transaction.
4. The Commissioner finds, pursuant to K.S.A. 40-4909(b), that the interests of the public are not properly served under Respondent's license.
5. Accordingly, the Commissioner concludes that sufficient grounds exist for the revocation of the nonresident insurance agent's license of **CHANDRA BARR**, pursuant to K.S.A. 40-4909(a) and (b).

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT:

1. The Kansas Nonresident Insurance Agent's License of **CHANDRA BARR** is hereby **REVOKED** the effective date of this Order.
2. **IT IS FURTHER ORDERED** that **CHANDRA BARR** 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

CHANDRA BARR, 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:

Diane Minear, 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:

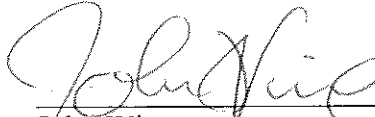
Diane Minear, General Counsel
Kansas Insurance Department
420 S.W. 9th St.
Topeka, Kansas 66612

IT IS SO ORDERED THIS 15 DAY OF February, 2017, IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.



Ken Selzer, CPA
Commissioner of Insurance

BY:


John Wine
Assistant Commissioner

CERTIFICATE OF SERVICE

The undersigned hereby certifies that he served the above and foregoing Summary Order on this 15 day of February, 2017, by causing the same to be deposited in the United States Mail, first class postage prepaid, addressed to the following:

Chandra Barr
8314 Harris Pond Dr., Apt J
Charlotte, NC 28269-9326



Steven M. Lehwald, KS Bar 26069
Staff Attorney