

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

In the Matter of the Kansas	)	
Insurance Agent's License of	)	Docket No. 5019-SO
<b>LAYLA MAHVA MORADIAN</b>	)	
NPN: # 17849715	)	

**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 agent's license of Respondent, **LAYLA M. MORADIAN** ("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. Respondent was licensed as a Kansas resident insurance agent on March 8, 2016, and remains licensed to date.
2. Respondent's legal (residential) and mailing address of record is 10008 Oakridge Dr., Overland Park, KS 66212-1650.
3. On December 15, 2016, the Consumer Assistance Division of the Kansas Insurance Department ("KID") received information in a complaint from insurance agent Terry Eich.
4. Mr. Eich, whom Respondent worked for, stated that Respondent submitted three fictitious names and addresses for Cancer, Heart, Stroke and Accident Insurance in order to receive advances on her commissions in September 2016.
5. Cigna is the parent company of Loyal American Life Insurance Company. Cigna conducted an investigation and found that Respondent submitted ten (10) applications under three (3) different names. All names and addresses appeared to be fictitious.
6. Respondent received advances on her commissions in the amount of \$7,004.34.
7. Respondent's appointment with Cigna/Loyal American was terminated on December 13, 2016.
8. KID sent a letter to Respondent on April 19, 2017 to inquire about the allegations.
9. Respondent replied by email on April 24, 2017.
10. Respondent acknowledged the alleged actions and apologized for them. Respondent said the actions were out of character for her.
11. Respondent stated she was working on a repayment plan with the company and was willing to surrender her license.

### Applicable Law

- Pursuant to K.S.A. 40-4909(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:
  - (2) Violated:
    - (A) Any provision of chapter 40 of the Kansas Statutes Annotated, and amendments thereto, or any rule and regulation promulgated thereunder;
  - (8) Use of any fraudulent, coercive, or dishonest practice, or demonstrating any incompetence, untrustworthiness or financial irresponsibility in the conduct of business.” K.S.A. 40-4909(a)

### 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.

### Conclusions of Law

1. The Commissioner has jurisdiction over **LAYLA M. MORADIAN** 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 license may be revoked because **LAYLA M. MORADIAN** has used a fraudulent and dishonest act and has demonstrated untrustworthiness in the conduct of business in this state.
3. 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.
4. Accordingly, the Commissioner concludes that sufficient grounds exist for the revocation of the insurance agent’s license of **LAYLA M. MORADIAN**, 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 **LAYLA M. MORADIAN** is hereby **REVOKED** the effective date of this Order.
2. **IT IS FURTHER ORDERED** that **LAYLA M. MORADIAN** 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**

LAYLA M. MORADIAN, 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. 9<sup>th</sup> 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. 9<sup>th</sup> St.  
Topeka, Kansas 66612

IT IS SO ORDERED THIS 1 DAY OF May, 2017, IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.



Ken Selzer, CPA  
Commissioner of Insurance

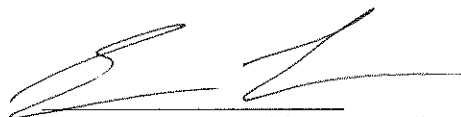
BY:

John Wine  
Assistant Commissioner

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that he served the above and foregoing Summary Order on this 1 day of May, 2017, by causing the same to be deposited in the United States Mail, first class postage prepaid, addressed to the following:

Layla Mahva Moradian  
10008 Oakridge Dr.  
Overland Park, KS 66212-1650



Steven M. Lehwald, KS Bar #26069  
Staff Attorney