

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

In the Matter of the Kansas	)	
Insurance Agent's License of	)	Docket No. 4987-SO
<b>ELISE M. WOEPPEL</b>	)	
NPN: # 17526425	)	

**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, **ELISE M. WOEPPEL** ("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 resident agent to transact the business of insurance in the State of Kansas, and has been so licensed since April 9, 2015.
2. KID records further indicate that the legal (residential) and mailing address of Ms. Elise M. Woepfel is 8401 E Tipperary St, Wichita, Kansas 67206-1838
3. On September 23, 2016, KID's Consumer Assistance Division received an email from a Special Investigations Unit Field Supervisor with Farm Bureau Insurance, which alleged that Respondent contacted a Farm Bureau call center posing as a client and requested a declaration page.
4. The client whose information Respondent used to request the declaration page later contacted a Farm Bureau agent explaining they received a letter confirming an online account to access policy information, and that neither the client nor their spouse had requested to have an online account created.
5. Numerous attempts were made by KID to contact Respondent regarding the allegations, including a letter dated January 12, 2017. To date, Respondent has not responded.

### 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.

### 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 **ELISE M. WOEPPEL** 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 **ELISE M. WOEPPEL** 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 **ELISE M. WOEPPEL**, pursuant to K.S.A. 40-4909(a) and (b).

### **IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT:**

1. The Kansas resident Insurance Agent's License of **ELISE M. WOEPPEL** is hereby **REVOKED** the effective date of this Order.
2. **IT IS FURTHER ORDERED** that **ELISE M. WOEPPEL** 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**

ELISE M. WOEPPEL, 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 22 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 22 day of February, 2017, by causing the same to be deposited in the United States Mail, first class postage prepaid, addressed to the following:

Elise M. Woepfel  
8401 E Tipperary St.  
Wichita, Kansas 67206-1838



Steven M. Lehwald, KS Bar #26069  
Staff Attorney