

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

In the Matter of the Kansas Resident)
Insurance Agent's License of)
TRAVIS L. ADAMS)
NPN: # 16745399)

Docket No. 73272

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, **TRAVIS L. ADAMS** ("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 August 7, 2012, and remains licensed to date.
2. Respondent's legal (residential) address of record is 306 E. 6th St., Hays KS and mailing address of record is P.O. Box 781, Hays KS.
3. On March 16, 2018, the Kansas Insurance Department ("KID") received a notice of termination for cause for Respondent from Farmers Insurance ("Farmers"). The notice advised the reason for the termination was failure to promptly remit monies, theft of funds, abandonment of the agency, and willful misrepresentation.
4. After further inquiry, Farmers advised they found the following:
 - a. At least two instances where premium payments were not forwarded to the companies by Respondent.
 - b. Four invoices submitted by Respondent did not appear to be valid roofing companies.
 - c. Several invoices appeared to be altered or fabricated by Respondent.
 - d. Two insureds were shown on documents from Respondent to have Concrete-Tile roofs when they did not.
 - e. Respondent misrepresented or misquoted policies to consumers on several occasions.
5. Respondent received a misdemeanor conviction for unlawful abuse of toxic vapors in Ellis Co. District Court on May 11, 2018 (Case No. 18CR14). He was placed on probation for a year with an underlying 60 day jail sentence.

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:
 - (4) Improperly withheld, misappropriated or converted any moneys or properties received in the course of doing insurance business.
 - (5) Intentionally misrepresented the provisions, terms and conditions of an actual or proposed insurance contract or application for insurance.
 - (6) Been convicted of a misdemeanor or felony.
 - (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...[and/or]
 - (10) Forged another person's name to an application for insurance or to any document related to an insurance transaction.” K.S.A. 40-4909(a)

Policy Reasons

1. It is in the public interest that the license of an agent who has improperly withheld, misappropriated or converted any moneys or properties received in the course of doing insurance business be revoked.
2. It is in the public interest that the license of an agent who has intentionally misrepresented the provisions, terms and conditions of an actual or proposed insurance contract or application for insurance be revoked.
3. It is in the public interest that the license of an agent who has been convicted of a misdemeanor involving substance abuse be suspended or revoked.
4. It is in the public interest that the license of an agent who has used fraudulent conduct or demonstrated any incompetence, untrustworthiness or financial irresponsibility in the conduct of business be revoked.
5. 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 **TRAVIS L. ADAMS** 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 **TRAVIS L. ADAMS** improperly withheld, misappropriated or converted any moneys or properties received in the course of doing insurance business.
3. The Commissioner finds that Respondent’s Kansas license may be revoked because **TRAVIS L. ADAMS** intentionally misrepresented the provisions, terms and conditions of an actual or proposed insurance contract or application for insurance.

4. The Commissioner finds that Respondent's Kansas license may be revoked because **TRAVIS L. ADAMS** was recently convicted of a misdemeanor involving substance abuse.
5. The Commissioner finds that Respondent's Kansas license may be revoked because **TRAVIS L. ADAMS** used fraudulent conduct or demonstrated any incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state.
6. The Commissioner finds that Respondent's Kansas license may be revoked because **TRAVIS L. ADAMS** forged another person's name to an application for insurance or to any document related to an insurance transaction.
7. 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.
8. Accordingly, the Commissioner concludes that sufficient grounds exist for the revocation of the insurance agent's license of **TRAVIS L. ADAMS**, 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 **TRAVIS L. ADAMS** is hereby **REVOKED** the effective date of this Order.
2. **IT IS FURTHER ORDERED** that **TRAVIS L. ADAMS** 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.

IT IS SO ORDERED THIS 4 DAY OF June, 2018, IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.



Ken Selzer, CPA
Commissioner of Insurance

BY:

Diane Minear
Diane Minear
General Counsel

NOTICE AND OPPORTUNITY FOR HEARING

TRAVIS L. ADAMS, 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

CERTIFICATE OF SERVICE

The undersigned hereby certifies that he served the above and foregoing Summary Order on this 4 day of June, 2018, by causing the same to be deposited in the United States Mail, first class postage prepaid, addressed to the following:

Travis L. Adams
306 E 6th St.
Hays, KS 67601-4114



Steven Lehwald
Staff Attorney