

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

In the Matter of the Kansas)
Insurance Agent's License of) Docket No. 82101
NAKEISHA SHAUNIECE CRUMP)
NPN: # 19287603)

SUMMARY ORDER

(Pursuant to K.S.A. 40-4909, K.S.A. 77-501, *et seq.*)

Pursuant to the authority granted to the Commissioner of Insurance ("Commissioner") by K.S.A. 40-4909, the Commissioner hereby revokes the insurance agent's license of Respondent, **NAKEISHA SHAUNIECE CRUMP** ("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 Kansas resident insurance agent on December 11, 2019, and remains licensed to date.
2. Respondent's legal (residential) address of record is [REDACTED], Lenexa, KS [REDACTED]
3. Respondent attempted to pay the \$90.00 application fee by electronic check using the KanPay payment portal of Kansas.gov on September 12, 2019.
4. Respondent was granted a license with the understanding that the application fee was paid.
5. Records from Kansas.gov, the organization that processed the payment, indicate the Department was invoiced on December 20, 2019 for reimbursement of the Respondent's electronic check that was returned unpaid.
6. Department staff tried to contact Respondent regarding the situation, including by email on December 31, 2019, and by letter dated December 31, 2019.
7. Respondent, to this date, has not responded.

Applicable Law

- Pursuant to K.S.A. 40-4905(a), "It shall be unlawful for any person to sell, solicit or negotiate any insurance within this state unless such person has been issued a license as an insurance agent in accordance with this act."
 - Pursuant to K.S.A. 40-4905(b), "Before approving the application, the commissioner shall determine that the applicant:
 - (3) has paid a nonrefundable fee in the amount of \$30."
- Pursuant to K.S.A. 40-4905(i)(3), "Whenever the commissioner requires fingerprinting, a background check, or both, any associated costs shall be paid by the applicant."

- 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:
 - Any provision of chapter 40 of the Kansas Statutes Annotated, and amendments thereto, or any rule and regulation promulgated thereunder; and
 - (8) Used any fraudulent, coercive, or dishonest practice, or demonstrated any incompetence, untrustworthiness or *financial irresponsibility* (emphasis added) in the conduct of business in this state or elsewhere.”
- Pursuant to K.S.A. 40-4909(b), “In addition, the commissioner may suspend, revoke, or refuse renewal of any license issued under this 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.”

Policy Reasons

1. It is in the public interest that the license of an agent who has not paid the fee for the license application or fingerprinting, as required to hold a producer license, be revoked.
2. It is in the public interest that the license of an agent who has demonstrated untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere be revoked.

Conclusions of Law

1. The Commissioner has jurisdiction over **NAKEISHA SHAUNIECE CRUMP** 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 resident agent license may be revoked because **NAKEISHA SHAUNIECE CRUMP** has demonstrated financial irresponsibility in the conduct of business in this state by not paying her application fee.
3. The Commissioner finds that Respondent’s Kansas resident agent license may be revoked because **NAKEISHA SHAUNIECE CRUMP** has demonstrated untrustworthiness by not responding to staff requests for response.
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 insurance agent’s license of **NAKEISHA SHAUNIECE CRUMP**, 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 **NAKEISHA SHAUNIECE CRUMP** is hereby **REVOKED** the effective date of this Order.
2. **IT IS FURTHER ORDERED** that **NAKEISHA SHAUNIECE CRUMP** 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 14th DAY OF MAY, 2020, IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.



Vicki Schmidt
Commissioner of Insurance

BY:

/s/ Justin L. McFarland
Justin L. McFarland
General Counsel

NOTICE AND OPPORTUNITY FOR HEARING

NAKEISHA SHAUNIECE CRUMP, 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:

Justin L. McFarland, General Counsel
Kansas Insurance Department
1300 SW Arrowhead Rd.
Topeka, Kansas 66604

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:

Justin L. McFarland, General Counsel
Kansas Insurance Department
1300 SW Arrowhead Rd.
Topeka, Kansas 66604

CERTIFICATE OF SERVICE

The undersigned hereby certifies that she served the above and foregoing Summary Order on this 14th day of May, 2020, by causing the same to be deposited in the United States Mail, certified first class postage prepaid, addressed to the following:

Nakeisha Shauniece Crump
[REDACTED]
Lenexa, KS [REDACTED]



Toni Garrard
Senior Administrative Assistant