

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

<b>In the Matter of the Kansas</b>	)	
<b>Resident Insurance Producer's</b>	)	
<b>License of BILLY JODEAN WALKER</b>	)	<b>Docket No. 83110</b>
<b>NPN # 11529563</b>	)	

**SUMMARY ORDER OF REVOCATION**

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

Pursuant to the authority granted to the Commissioner of Insurance ("Commissioner") by K.S.A. 40-4909 and K.S.A. 77-501 *et seq.*, the Commissioner hereby **REVOKES** the Kansas resident insurance producer's license of **BILLY JODEAN WALKER** ("Respondent"). This Summary Order of Revocation shall become effective as a Final Order, without further notice, upon the expiration of the fifteen (15) day period if no request for a hearing is made.

**Findings of Fact**

1. Respondent was licensed as a Kansas resident insurance producer on September 8, 2008. Respondent's license was terminated on April 5, 2020 for failing meet the renewal requirements for his license.
2. Respondent's address of record is [REDACTED] [REDACTED] Newton, KS [REDACTED].
3. On November 5, 2019, the Kansas Insurance Department ("Department") received a notice from State Farm that Respondent had been terminated for cause.
4. Respondent admitted to State Farm he changed the home's build year from 1953 to 1982 on an application for insurance. The correct home build year was originally entered by Lylyan Janzen, an agent in the office where Respondent was employed. Respondent admitted to changing the year built for homes on multiple occasions.

5. Respondent admitted to State Farm he entered incorrect home build year on the insurance applications to lower the premium for the customers.

6. Respondent stated his conduct involving rate manipulation was self-taught and was told by his employer at the time of State Farm's investigation to enter accurate information on insurance applications.

7. Respondent admitted to State Farm he entered January 1, 2015 as the vehicle purchase date when submitting an application for C.G. The National Insurance Crime Bureau ("NICB") records for the vehicle showed the vehicle was shipped from the manufacturer on March 30, 2015. Respondent further admitted to changing the estimated annual mileage from 10,000 miles to 1,500 miles for the vehicle.

8. Respondent admitted to State Farm he changed the vehicle purchase dates and estimated annual mileage on insurance applications to lower the customer's premium.

9. Respondent admitted to State Farm he submitted Rental Dwelling Property ("RDP") insurance applications with a saved image of an electrical panel when he was unable to complete the required property inspections for RDP applications.

10. Respondent, to this date, has not responded to the Department's request for an explanation.

#### **Applicable Law**

K.S.A. 40-4909(a)(5) provides:

The Commissioner may deny, suspend, revoke or refuse renewal of an insurance producer's license upon finding that Respondent has intentionally misrepresented the provisions, terms and conditions of an actual or proposed insurance contract or application for insurance.

K.S.A. 40-4909(a)(8) provides:

The Commissioner may deny, suspend, revoke or refuse renewal of an insurance producer's license upon finding that Respondent has 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.

K.S.A. 40-4909(b) provides:

The Commissioner may suspend, revoke or refuse renewal of an insurance producer's license upon finding that the interests of the insurer or the insurable interests of the public are not properly served under Respondent's license.

K.S.A. 40-4909(e)(3) provides:

A licensee's failure to renew their insurance producer's license shall not deprive the Commissioner of any jurisdiction or right to institute or proceed with any disciplinary proceeding against such license, to render a decision suspending, revoking or refusing to renew such license, or to establish and make a record of the facts of any violation of law for any lawful purpose.

#### Policy Reasons

1. It is in the public interest that the license of a producer who has misrepresented the provisions, terms and conditions in an application for insurance be revoked.
2. It is in the public interest that the license of a producer who has used fraudulent, coercive or dishonest practice or demonstrated incompetence, untrustworthiness or financial irresponsibility in the conduct of business be revoked.

#### Conclusions of Law

1. The Commissioner has jurisdiction over **BILLY JODEAN WALKER** as well as the subject matter of this proceeding, and such proceeding is held in the public interest.
2. Pursuant to K.S.A. 40-4909(a)(5), the Commissioner finds that Respondent's Kansas resident insurance producer's license may be revoked because **BILLY JODEAN WALKER** intentionally misrepresented the provisions, terms and conditions of an actual or proposed insurance contract or application for insurance.

3. Pursuant to K.S.A. 40-4909(a)(8), the Commissioner finds that Respondent's Kansas resident insurance producer's license may be revoked because **BILLY JODEAN WALKER** used fraudulent, coercive, or dishonest practice, or demonstrated any incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.

4. Pursuant to K.S.A. 40-4909(b), the Commissioner finds that the insurable interests of the public are not properly served under the Kansas resident insurance producer's license of **BILLY JODEAN WALKER**.

5. Pursuant to K.S.A. 40-4909(a) and (b), the Commissioner concludes that sufficient grounds exist for revocation of the Kansas resident insurance producer's license of **BILLY JODEAN WALKER**.

6. Pursuant to K.S.A. 40-4909(e)(3), the Commissioner has the jurisdiction and right to institute any disciplinary proceeding against the Kansas resident insurance producer's license of **BILLY JODEAN WALKER**.

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

1. The Kansas resident insurance producer's license of **BILLY JODEAN WALKER** is hereby **REVOKED** the effective date of this Order.


2. **IT IS FURTHER ORDERED** that **BILLY JODEAN WALKER** 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 6<sup>th</sup> DAY OF JULY 2021, IN THE CITY OF TOPEKA,  
COUNTY OF SHAWNEE, STATE OF KANSAS.



Vicki Schmidt  
Commissioner of Insurance

BY:

  
Justin L. McFarland  
General Counsel

**NOTICE AND OPPORTUNITY FOR HEARING**

**BILLY JODEAN WALKER**, within fifteen (15) days of service of this Summary Order, you 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:

Jill Spurling  
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 producer/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 on 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

Pursuant to K.S.A. 77-607 and 77-612, exhaustion of administrative remedies is a jurisdictional prerequisite to seeking judicial review.

**CERTIFICATE OF SERVICE**

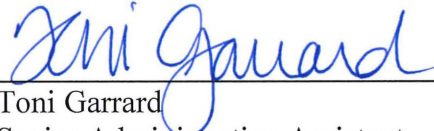
The undersigned hereby certifies that she served the above-and-foregoing Summary Order of Revocation on this 14<sup>th</sup> day of July 2021, by causing the same to be deposited in the United States Mail, certified, addressed to the following:

Billy Jodean Walker

██████████

Newton, KS ██████████

*Respondent*



Toni Garrard

Senior Administrative Assistant