

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

**In the Matter of the Kansas Nonresident)
Insurance Producer's License of)
REBECCA GOEKEN)
NPN # 18047331)**

Docket No. 82892

**SUMMARY ORDER
REFUSAL TO RENEW AND 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** and **REFUSES RENEWAL OF** the Kansas nonresident insurance producer's license of **REBECCA GOEKEN** ("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 a hearing is made.

Findings of Fact

1. Respondent was licensed as a Kansas resident insurance producer on September 6, 2016, and her license expires October 31, 2023, though it has been extended until December 31, 2023, pending resolution of this matter.
2. Respondent's address of record listed on her renewal application is [REDACTED] Broken Arrow, OK [REDACTED].
3. On August 30, 2023, Respondent submitted a Kansas nonresident insurance producer license renewal application ("Application") to the Kansas Insurance Department ("Department").
4. On March 12, 2020, Respondent's agreement was terminated for cause from United of Omaha Life Insurance Company ("Mutual of Omaha") for attempting to impersonate a client during an underwriting telephone interview.

5. Specifically, Respondent submitted an application for a life insurance policy for a male applicant, hereinafter referred to as C.D., on January 29, 2020.

6. On February 1, 2020, an underwriting interview telephone call from Mutual of Omaha was placed to C.D. During this call, when asked about the application for life insurance, he told the caller that he did not apply for life insurance.

7. On February 10, 2020, a call made from the Respondent's telephone number was placed to Mutual of Omaha to complete the underwriting interview. This call was recorded. The recording appears to be a female attempting to disguise her voice and use what sounded like a Vietnamese dialect. Applicant C.D. was Vietnamese. No individual identified themselves as anyone other than the applicant on the recording of the call.

8. When Mutual of Omaha reached out to Respondent about this matter, Respondent provided a written statement. She stated she met with the applicant C.D. on January 29, 2020, at his home in Wichita, Kansas. He was inquiring about a small life insurance policy. She explained she was present at the time the call was made to complete the underwriting interview but did not admit to any impersonation of the applicant. She claimed to have identified herself to the underwriting department and then give applicant C.D. the phone to answer the questions. Mutual of Omaha listened to the recorded call and said that Respondent did not introduce herself and give the phone to male customer, but a female individual disguised her voice attempting to use a foreign accent and identified herself as the applicant.

9. Mutual of Omaha has a record of additional similar calls made from this Respondent's phone.

10. The Respondent was sent an inquiry letter from the Department on March 16, 2020, and June 17, 2022. The Respondent failed to respond to the inquiry of the Department.

Applicable Law

K.S.A. 40-4909(a)(17) provides:

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 fails to respond to an inquiry from the commissioner within 15 business days.

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 deny, 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 a producer who has failed to respond to an inquiry of the Commissioner of Insurance within fifteen business days should be refused renewal and revoked.
2. It is in the public interest that the license of a producer who has used any fraudulent, coercive, or dishonest practice, or demonstrated any incompetence, untrustworthiness or financial irresponsibility in the conduct of business be refused renewal and revoked.
3. The insurable interests of the public are not properly serviced under such license and the license of the producer should be refused renewal and be revoked.

Conclusions of Law

1. The Commissioner has jurisdiction over **REBECCA GOEKEN** 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) and (b), the Commissioner finds that the insurable interests of the public are no longer properly served under the Kansas nonresident insurance producer's license of **REBECCA GOEKEN**.

3. Pursuant to K.S.A. 40-4909(a) and (b), the Commissioner concludes that sufficient grounds exist for revocation of the Kansas nonresident insurance producer's license of **REBECCA GOEKEN**.

4. Pursuant to K.S.A. 40-4909(a) and (b), the Commissioner concludes that sufficient grounds exist for refusing to renew the renewal application for the Kansas nonresident insurance producer's license of **REBECCA GOEKEN**.

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT:

1. The Kansas nonresident insurance producer's license of **REBECCA GOEKEN** is hereby **REFUSED RENEWAL** the effective date of this Order.

2. The Kansas nonresident insurance producer's license of **REBECCA GOEKEN** is hereby **REVOKED** the effective date of this Order.

3. **IT IS FURTHER ORDERD** that **REBECCA GOEKEN** shall **CEASE** and **DESIST** from the sale, solicitation or negotiation of insurance in Kansas and/or receiving compensation deriving from the sale, solicitation or negotiation of insurance in Kansas conducted after the effective date of this Order.

IT IS SO ORDERED THIS 28th **DAY OF** November **2023, 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

REBECCA GOEKEN, within fifteen (15) days of service (plus 3 additional days for mailing) 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:

Mindy Forrer
Kansas Insurance Department
1300 SW Arrowhead Rd.
Topeka, Kansas 66604

Or via email to: mindy.forrer@ks.gov

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 (plus 3 additional days for mailing) 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 with the District Court, 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 28th day of November 2023, by causing the same to be deposited in the United States Mail, certified, addressed to the following:

Rebecca Goeken

[REDACTED]
Broken Arrow, OK [REDACTED]

And via email to:

[REDACTED]



Sarah Cowan
Legal Assistant