



**KANSAS  
INSURANCE**  
DEPARTMENT

## Consent Order

1300 SW Arrowhead Rd., Topeka, KS 66604  
785-296-3071 – <https://insurance.kansas.gov>

In the Matter of  
**STRATFORD INSURANCE**  
**COMPANY,**  
**NAIC # 40436**

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**Docket No. 97998**

### CONSENT AGREEMENT AND FINAL ORDER

Pursuant to K.S.A. 40-103, K.S.A. 40-951 *et seq.*, K.S.A. 40-2,125 and in accordance with K.S.A. 77-501 *et seq.*, the Commissioner of Insurance has the general supervision, control and regulation of corporations, companies, associations, societies, exchanges, partnerships, or persons authorized to transact the business of insurance, indemnity or suretyship in this state and shall have the power to make all reasonable rules and regulations necessary to enforce the laws of this state relating thereto. If any person has engaged in or is engaging in any act or practice constituting a violation of any provision of Kansas insurance statutes or any rule and regulation or order thereunder, the Commissioner may, in the exercise of discretion order such remedies as payment of monetary penalties, suspension or revocation of licenses or certificates, or issuing cease and desist order or such other affirmative action to carry out the purposes of the violated provision. The company named above is currently licensed as an insurance company in the State of Kansas.

Now, in lieu of further civil administrative proceedings and to resolve this matter, the Commissioner and the agent listed below hereby agree to the following:

1. The company named above has been advised that, pursuant to K.S.A. 77-537 and K.S.A. 77-542, a company has a right to a hearing before the Commissioner may impose any sanctions or penalties; at a hearing, the company would be entitled to appear in person, to be represented by an attorney or other representative who is permitted to practice before the agency, to present its position, arguments or contentions in writing and to present evidence and examine witnesses appearing for and against it. The company hereby waives all such rights.
2. The company hereby waives any and all rights it may have under the Kansas Administrative Procedure Act, K.S.A. 77-501 *et seq.* and the Kansas Judicial Review Act, K.S.A. 77-601 *et seq.* to seek administrative or judicial review of this Consent Order.
3. The company consents to the jurisdiction of the Commissioner and the Kansas Insurance Department ("Department") to determine the issues set forth herein. The company expressly waives any prerequisites to jurisdiction that may exist.
4. The company neither admits nor denies the following statement of facts, but acknowledges that the Commissioner has sufficient evidence to introduce at an administrative hearing that the following facts occurred or are occurring:

- A. Stratford Insurance Company ("Stratford") is domiciled in New Hampshire and has been authorized in Kansas since November 30, 1982.
  - B. On January 25, 2021, Stratford implemented a feature called Revenue Boost – Max. The purpose of this feature was to provide crop insurance customers increased band risk coverage should the price of certain crops fall below the projected price.
  - C. On July 22, 2022, Stratford self-reported a potential violation of Kansas law related to the Revenue Boost – Max feature. Stratford disclosed that the rate for this feature was not properly implemented. The improper implementation resulted in policyholders being overcharged for their premiums.
  - D. This implementation led to 27 policies being overcharged \$26,131.00 total in premium. On September 8, 2022, Stratford, of their own accord, refunded this overcharged amount to the respective policyholders.
5. The company neither admits nor denies the following statutes were violated, but acknowledges the applicability of the same:
- K.S.A. 40-955 – requiring insurers to file with the Commissioner every manual of classifications, rules and rates, every rating plan, policy form and every modification of any of the foregoing which it proposes to use. Every such filing shall indicate the proposed effective date and the character and extent of the coverage contemplated and shall be accompanied by the information upon which the insurer supports the filings.
6. The company agrees to pay the monetary penalty listed below. Payment is due within thirty (30) days after the effective date of this Consent Order.
- Monetary Penalty: \$1,000.00
7. In addition, the company agrees to take such other affirmative action as specified below:  
Not Applicable
8. The company has read and understands this Consent Order. The company further understands that it has the right to retain counsel of its choice and have counsel review this Consent Order.
9. The company agrees that if it fails to comply with the terms of this Consent Order, the Commissioner may take action to gain compliance with the Consent Order including, but not limited to: issuing such ancillary orders and suspending the company's license until it has complied.
10. The company waives any and all causes of action, claims or rights, known and unknown, which it may have against the Department, and any employees, agents, consultants, contractors or officials of the Department, in their individual and official capacities, as a result of any acts or omissions on the part of such persons or firms.
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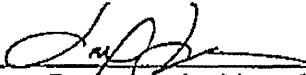
11. The company agrees to be served a copy of this fully executed Consent Order electronically or by regular U.S. Mail.
12. The company acknowledges that this Consent Order may be published on the website of Kansas Insurance Department. The company understands and acknowledges that this Consent Order is a public document pursuant to the Kansas Open Records Act, K.S.A. 45-215 *et seq.*

The undersigned stipulates and agrees to the above findings, facts, and conclusions of law and waives their rights to an administrative hearing and judicial review of the Commissioner's Order.

LOUIS D. LEVINSON  
Company Representative Name (Print)

1271 AVENUE OF THE AMERICAS  
Street Address

40436  
NAIC Number

  
Company Representative Name Signature

1/18/25  
Date

**ORDER**

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

1. Company shall pay a monetary penalty of \$1,000.00.
2. The monetary penalty of \$1,000.00 shall be paid in full within 30 days of the effective date of this Order. Failure to pay will result in the issuance of such further action or orders as the Commissioner deems necessary.
3. This Order shall take effect when signed by all parties and the Commissioner or the Commissioner's designee and filed of record with the Kansas Insurance Department.

**IT IS SO ORDERED THIS 31 DAY OF January 2023, IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.**



VICKI SCHMIDT  
COMMISSIONER OF INSURANCE

BY: Charles E. Thomas II  
Charles E. Thomas II  
Attorney

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies that she served the above and foregoing Consent Order on this 31<sup>st</sup> day of January 2023, by causing the same to be deposited in the United States Mail, first class postage prepaid, addressed to the following:

**Stratford Insurance Company  
Attn: Louis Levinson  
300 Kimball Drive, Ste. 500  
Parsippany, NJ 07054**

and via email to:

[L.Rosa@westernworld.com](mailto:L.Rosa@westernworld.com)



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Sarah Cowan  
Legal Assistant