



Kansas Department of Insurance

Commissioner Vicki Schmidt

November 15, 2024

Frank Epstein

Wheeling, IL 60090

ADMINISTRATIVE ACTION

Re: Revocation of Kansas Nonresident Insurance Producer License, NPN 789727

Dear **Frank Epstein**:

This letter is notification your Kansas nonresident insurance producer license is **REVOKED** due to the **revocation** of your resident insurance producer license in your home state of Illinois on April 29, 2024.

K.S.A. 40-4909 gives the Commissioner authority to revoke your insurance producer's license if you have violated any provision of chapter 40 of the Kansas Statutes Annotated and K.S.A. 40-4906 requires a nonresident insurance agent to be currently licensed and in good standing as a resident insurance agent in the person's home state. Since you are no longer licensed as such in your home state, your Kansas Nonresident Insurance Producer License is hereby revoked.

This revocation constitutes an administrative action which you will be required to disclose on all future licensing applications. You may also be required to report this administrative action to any other state where you are currently licensed, in accordance with the requirements of each state.

You have a right to a hearing before the Assistant Commissioner of Insurance to contest this decision to revoke your Kansas nonresident insurance producer license. Pursuant to K.S.A. 77-537 and K.S.A. 77-542, within fifteen (15) days of the date of this letter (plus an additional three days for service by mail), you shall submit a written request for an appeal. A request for a hearing should be addressed to the following:

Mindy Forrer
Kansas Insurance Department
1300 SW Arrowhead Road
Topeka, Kansas 66604
Mindy.forrer@ks.gov

If you request a hearing, the Kansas Insurance Department will serve notice of the time and place of the hearing and information on procedures, right of representation, and

other rights of parties relating to the conduct of the hearing. 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).

If a hearing is not requested, this letter 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 you file 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:

Steven A. Karrer, General Counsel
Kansas Insurance Department
1300 SW Arrowhead Road
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.