

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

In the Matter of the Kansas Resident)	
Insurance Producer’s License of)	
ABBI HILTON)	Docket No. 105944
NPN # 19445646)	

SUMMARY ORDER OF REVOCATION

(Pursuant to K.S.A. 40-4905, K.S.A. 40-4906, 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. 40-4905, K.S.A. 40-4906, 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 **ABBI HILTON** (“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 March 31, 2020, and expires on December 31, 2025.
2. Respondent’s address of record is [REDACTED], Overland Park, KS 66221-[REDACTED]
3. On January 2, 2024, Respondent submitted payment of \$4.00 plus a credit card transaction fee in the amount of \$5.60 for the renewal of her Kansas resident insurance producer license to the National Insurance Producer Registry (“NIPR”).
4. Respondent’s resident insurance producer’s license was renewed with the understanding that the license fee was paid.

5. NIPR notified the Kansas Insurance Department (“Department”) that Respondent’s payment was returned.

6. On April 30, 2024, Department staff notified Respondent via email that the payment to NIPR was returned unpaid and requested payment to NIPR. The correspondence included information on how to pay the resident license renewal fee.

7. Respondent, to this date, has not responded or paid the resident license renewal fee.

8. On or about March 13, 2024, the Department received a notification of the termination for cause of the Respondent from State Farm Mutual Automobile Insurance Company (“State Farm”) on the basis of suspected violations of fraud, coercive or dishonest conduct, demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business.

9. The investigation by State Farm revealed that the Respondent had exercised untrustworthiness and financial irresponsibility in the conduct of business in this state as she failed to pay for her personal insurance policy coverages.

Applicable Law

K.S.A. 40-4909(a)(2)(A) provides:

The Commissioner may deny, suspend, revoke or refuse renewal of an insurance producer’s license upon finding that Respondent has violated any provision of chapter 40 of the Kansas Statutes Annotated, and amendments thereto, or any rule and regulation promulgated thereunder.

K.S.A. 40-4903(b)(3) provides:

Unless suspended, revoked or refused renewal pursuant to K.S.A. [40-4909](#), and amendments thereto, an insurance agent license shall remain in effect as long as: ... (3) such insurance agent pays a biennial renewal application fee of \$4.

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 an insurance producer who has not paid the required Kansas resident license renewal fees for the license be revoked.

2. It is in the public interest that the license of an insurance producer who has used fraudulent, coercive or dishonest practices or demonstrated untrustworthiness or financial irresponsibility in the conduct of business be revoked.

Conclusions of Law

1. The Commissioner has jurisdiction over **ABBI HILTON** 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)(2)(A), the Commissioner finds that Respondent's Kansas resident insurance producer's license may be revoked because **ABBI HILTON** has violated provisions of chapter 40 of the Kansas Statutes Annotated. The Commissioner finds that **ABBI HILTON** has failed to pay the renewal license fee. *See K.S.A. 40-4903.*

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 **ABBI HILTON** 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 in that they failed to pay their renewal license fee and failed to pay insurance premiums as required.

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 **ABBI HILTON**.

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 **ABBI HILTON**.

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT:

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

2. **IT IS FURTHER ORDERD** that **ABBI HILTON** 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 23rd DAY OF SEPTEMBER 2024, IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.



VICKI SCHMIDT
COMMISSIONER OF INSURANCE

BY: *Kimberley Davenport Megrail*
Kimberley Davenport Megrail
Senior Attorney

NOTICE AND OPPORTUNITY FOR HEARING

ABBI HILTON, within fifteen (15) days of service (plus 3 additional days for service by mail) of this Summary Order, you shall file with the Kansas Department of Insurance 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 Department of Insurance
1300 SW Arrowhead Rd.
Topeka, Kansas 66604
mindy.forrer@ks.gov

Or via email:

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(g). 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 (with an additional three (3) days for service by mail) 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 Department of Insurance is:

Justin L. McFarland, General Counsel
Kansas Department of Insurance
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 24th day of September 2024, by causing the same to be deposited in the United States Mail, certified, addressed to the following:

Abbi Hilton

[REDACTED]
Overland Park, KS 66221-[REDACTED]
Respondent

And via email to:

[REDACTED] and
[REDACTED]



Sarah Cowan
Legal Assistant