

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

In the Matter of the Kansas Resident)	
Insurance Producer's License of)	
TERESA MURPHY-JURGENSEN)	Docket No. 109926
NPN # 6119372)	

SUMMARY ORDER OF REVOCATION

(Pursuant to K.S.A. 40-4905, 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. 40-4909, and K.S.A. 77-501 *et seq.*, the Commissioner hereby **REVOKES** the Kansas resident insurance producer’s license of **TERESA MURPHY-JURGENSEN** (“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 25, 2022, and expires January 31, 2026.
2. Respondent’s address of record is [REDACTED] Abilene, KS 67410.
3. Respondent submitted an email on December 29, 2022, advising the Department that she had “theft on her record now.”
4. The Department sent an inquiry via email to Respondent on January 3, 2023, requesting additional documentation regarding the theft conviction from Respondent. No response was received from the Respondent.
5. The Department followed up with a formal inquiry letter sent by email and U.S. Mail on November 28, 2023. No response was received from the Respondent.

6. The Department obtained additional documentation regarding criminal convictions of the Respondent through the Kansas District Courts Portal and followed up with the various courts. As a result, the following convictions were located:

- a. On September 19, 2022, the Respondent entered a plea of no contest to the charge of misdemeanor theft in the Abilene Municipal Court, Case Number [REDACTED].
- b. On November 16, 2022, the Respondent entered a guilty plea to the charge of theft in the Salina Municipal Court, Case Number [REDACTED].
- c. On April 6, 2023, the Respondent entered a plea of nolo contendere to a reduced charge of misdemeanor theft in Saline County District Court, Case Number SA-[REDACTED]. This charge was initially charged as a felony based on the Respondent's theft convictions in the previous five years.

7. While Respondent did initially notify the Department via email that she had a theft on her record in December of 2022, she provided no documentation or details of the conviction as required. When she was asked to provide that information, she failed to respond.

8. On or about August 24, 2024, Respondent contacted the Department and asked if we had received her reporting of action email in 2022. At that time, it does not appear that she reported her 2023 conviction to the Department. At no time has any documentation been uploaded or reported through the NIPR Warehouse regarding any criminal convictions.

9. Since being licensed in March 2022, it appears that Respondent has been convicted of three separate theft offenses. The conduct underlying the theft convictions is of a nature that the insurer's interest and insurable interests of the public are no longer served by this license.

Applicable Law

K.S.A. 40-4909(a)(2)(A) 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 has violated any provision of chapter 40 of the Kansas Statutes Annotated, and amendments thereto, or any rules and regulations promulgated thereunder.

K.S.A. 40-4905(f)(1)(D) and K.A.R. 40-7-9(d) provides:

Each person or entity licensed in this state as an insurance agent shall report the following to the commissioner within 30 calendar days of occurrence: all details of any conviction of a misdemeanor or felony other than minor traffic violations. The details shall include the name of the arresting agency, the location and date of the arrest, the nature of the charge or charges, the court in which the case was tried and the disposition rendered by the court.

K.S.A. 40-4909(a)(6) provides:

The Commissioner may deny, suspend, revoke or refuse renewal of an insurance producer's license upon finding that a license holder has been convicted of a misdemeanor or felony.

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

The Commissioner may deny, suspend, revoke or refuse renewal of an insurance producer's license upon finding that a license holder failed to respond to an inquiry from the commissioner within 15 business days.

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 been convicted of misdemeanors of these types and circumstances be revoked.

2. It is in the public interest that the license of a producer who engages in multiple incidents of stealing property be revoked.

3. It is in the public interest that the license of a producer who fails to report the details of each conviction be revoked.

4. It is in the public interest that the license of a producer who fails to respond to an inquiry of the Commissioner within 15 business days be revoked.

5. The insurable interests of the public are not properly served under such license and the license of the producer be revoked.

Conclusions of Law

1. The Commissioner has jurisdiction over **TERESA MURPHY-JURGENSEN** 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) and K.S.A. 40-4905(f)(1)(D)/K.A.R. 40-7-9(d), the Commissioner finds that the Respondent's resident insurance producer's license may be revoked because **TERESA MURPHY-JURGENSEN** failed to report details of each conviction for theft to the Department.

3. Pursuant to K.S.A. 40-4909(a)(17), the Commissioner finds that the Respondent's resident insurance producer's license may be revoked because **TERESA MURPHY-JURGENSEN** failed to respond to an inquiry of the Commissioner within 15 business days.

4. Pursuant to K.S.A. 40-4909(a)(6), the Commissioner finds that Respondent's resident insurance producer's license may be revoked because **TERESA MURPHY-JURGENSEN** has been convicted of three (3) misdemeanor theft charges and the conduct underlying those charges.

5. 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 nonresident insurance producer's license of **TERESA MURPHY-JURGENSEN**.

6. Pursuant to K.S.A. 40-4909(a) and (b), the Commissioner concludes that sufficient grounds exist for revocation of the resident insurance producer's license of **TERESA MURPHY-JURGENSEN**.

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT:

1. The Kansas resident insurance producer's license of **TERESA MURPHY-JURGENSEN** is hereby **REVOKED** the effective date of this Order.

2. **IT IS FURTHER ORDERED** that **TERESA MURPHY-JURGENSEN** 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 12TH 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

TERESA MURPHY-JURGENSEN, 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

Or via email: 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(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 13th day of September 2024, by causing the same to be deposited in the United States Mail, certified, addressed to the following:

Teresa Murphy-Jurgensen

[REDACTED]

Abilene, KS 67410

Respondent

And via email to:

[REDACTED]



Sarah Cowan
Legal Assistant