

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

**In the Matter of the Kansas Nonresident)
Insurance Producer’s License of)
JAYME NEGRON) Docket No. 86142
NPN # 18895593)**

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 **REFUSES TO RENEW AND REVOKES** the Kansas nonresident insurance producer’s license of **JAYME NEGRON** (“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 nonresident insurance producer on September 21, 2018, and his license expires July 30, 2024. On January 26, 2024, the Respondent applied for the renewal of the nonresident insurance producer license.
2. Respondent’s address of record listed is [REDACTED], Tampa, FL 33615.
3. On November 20, 2020, the Kansas Department of Insurance (“Department”) received a termination for cause letter from Humana Insurance Company (“Humana”) for engaging in fraudulent or dishonest acts or practices.
4. In June of 2021, the Respondent reported an administrative action taken by the Nebraska Department of Insurance. The Nebraska Department of Insurance assessed a fine in the amount of \$1,000 on June 3, 2021, for Respondent’s fraudulent, coercive, or dishonest practices

or for demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business revealed by the termination for cause investigation.

5. Specifically, Humana received information from a third-party, TZ Insurance, that in September of 2020, the Respondent allowed another individual to take a Spanish proficiency exam for him after he had failed the first exam. Recordings of the exam were reviewed and it was determined that the voices on each examination were not the same voices. Initially, Respondent denied any wrongdoing when asked about the discrepancies, but eventually admitted to having his brother take the language proficiency exam for him.

6. Upon the Department receiving notification of the Humana termination for cause of the Respondent, the Department reached out to the Respondent for a written statement as to the matter. On January 31, 2024, Respondent admitted to the Department that his brother took the language proficiency exam for him so he could continue in his employment/contract. Respondent explained that he failed the test as he was having difficulties understanding the speaker on the test.

7. The Department finds the conduct by the Respondent to constitute fraudulent or dishonest practices or untrustworthiness in the conduct of business and that the insurable interest of the public is no longer served by this license.

Applicable Law

K.S.A. 40-4909(8) provides:

The Commissioner may deny, suspend, revoke or refuse renewal of any license issued under this act if the Commissioner finds that the producer 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 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.

Conclusions of Law

1. The Commissioner has jurisdiction over **JAYME NEGRON** 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 **JAYME NEGRON**.

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

4. 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 **JAYME NEGRON**.

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT:

1. The Kansas nonresident insurance producer's license of **JAYME NEGRON** is hereby **REVOKED** the effective date of this Order.

2. **IT IS FURTHER ORDERD** that **JAYME NEGRON** 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 24TH 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

JAYME NEGRON, 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 Refusal to Renew and 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:

Jayne Negron

[REDACTED]

Tampa, FL 33615

And via e-mail to:

[REDACTED]



Sarah Cowan
Legal Assistant