

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

<b>In the Matter of the Kansas Nonresident</b>	)	
<b>Insurance Producer’s License of</b>	)	
<b>JEAN ROSARIO</b>	)	<b>Docket No. 111224</b>
<b>NPN # 21017578</b>	)	

**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 nonresident insurance producer’s license of **JEAN ROSARIO** (“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 nonresident insurance producer January 23, 2024, and remains licensed to date.
2. Respondent’s address of record is [REDACTED], Orlando, FL 32806.
3. On March 6, 2024, Respondent submitted the \$50.00 licensing fee plus \$5.60 transaction fee to the National Insurance Producer Registry (“NIPR”) for his Kansas nonresident insurance producer license
4. Respondent’s nonresident insurance producer’s license was granted with the understanding that the licensing fee was paid.
5. NIPR notified the Kansas Department of Insurance (“Department”) that Respondent’s payment was returned.

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

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

**Applicable Law**

K.S.A. 40-4905(a) provides:

It shall be unlawful for any person to sell, solicit or negotiate any insurance within this state unless such person has been issued a license as an insurance agent in accordance with this act.

K.S.A. 40-4906(a)(2) provides:

Unless denied licensure pursuant to K.S.A. 40-4909, and amendments thereto, a nonresident person shall receive a nonresident agent license if such person has submitted the proper request for licensure and has paid to the Commissioner a nonrefundable application fee of \$30 and a biennial fee of \$50.

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. 40-4909(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 nonresident license fees for be revoked.
2. It is in the public interest that the license of an insurance producer who has demonstrated untrustworthiness or financial irresponsibility in the conduct of business be revoked.

**Conclusions of Law**

1. The Commissioner has jurisdiction over **JEAN ROSARIO** 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 nonresident insurance producer's license may be revoked because **JEAN ROSARIO** has violated provisions of chapter 40 of the Kansas Statutes Annotated. The Commissioner finds that **JEAN ROSARIO** has failed to pay the license fee. *See K.S.A. 40-4906.*
3. Pursuant to K.S.A. 40-4909(a)(8), the Commissioner finds that Respondent's Kansas nonresident insurance producer's license may be revoked because **JEAN ROSARIO** 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 he failed to pay his license fee.
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 nonresident insurance producer's license of **JEAN ROSARIO**.
5. 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 **JEAN ROSARIO**.

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

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

2. **IT IS FURTHER ORDERED** that **JEAN ROSARIO** 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 13TH DAY OF NOVEMBER 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**

**JEAN ROSARIO**, 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](mailto: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:

Steve Karrer, 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 November 2024, by causing the same to be deposited in the United States Mail, certified, addressed to the following:

Jean Rosario

[REDACTED]

Orlando, FL 32806

*Respondent*

And via email to:

[REDACTED] [@gmail.com](#)



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Sarah Cowan  
Legal Assistant