

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

<b>In the Matter of the Refusal to Renew</b>	)	
<b>and Revocation of a</b>	)	
<b>Kansas Nonresident Insurance Producer's</b>	)	<b>Docket No. 102087</b>
<b>License of VIJIT SEHGAL</b>	)	
<b>NPN # 1661297</b>	)	

**FINAL ORDER OF DEFAULT AND DISMISSAL**  
**(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, the Commissioner affirms the refusal to renew and revocation of Vijit Sehgal ("Respondent") for a Kansas nonresident insurance producer's license by Default Order and Dismissal, as provided by K.S.A. 77-520.

**Factual Basis**

1. On August 10, 2023, Respondent, a resident of Missouri, applied for a renewal of a Kansas nonresident individual insurance producer license. At the time of his application, the Respondent failed to disclose an administrative action from the Missouri Department of Insurance from January 3, 2022. Additionally, the Kansas Department of Insurance ("Department") received a termination for cause notice from State Farm Insurance Company on May 4, 2020, for Respondent.

2. On October 18, 2023, the Department issued a Summary Order Refusal to Renew and Revocation based on K.S.A. 40-4909(a) and K.S.A. 40-4909(b).

3. Respondent filed a timely request for a hearing.

4. The lengthy procedural history of the Respondent's appeal of the Summary Order Refusal to Renew and Revocation of his license application, statement of grounds, and other relevant facts and analysis relied on by the Commissioner for this Final Order of Default and

Dismissal were set forth in a Proposed Default Order issued by the Presiding Officer on July 30, 2024. The Commissioner found that a Proposed Default Order was appropriate and should be served in accordance with K.S.A. 77-520.

5. The Proposed Default Order was served on the Respondent on July 30, 2024, by (1) placing a copy in the U.S. Mail, first class postage prepaid and addressed to the Respondent at the physical address on file for him with the Department and the Presiding Officer's legal assistant, (2) sending a copy to him electronically at the email address on file for him with the Presiding Officer's legal assistant (and through which she regularly communicated with the Respondent), and (3) by sending a copy via certified mail through the U.S. Postal Service addressed to the Respondent at the physical address on file for him with the Department and the Presiding Officer's legal assistant. The Proposed Default Order sent via certified mail was returned to the Presiding Officer's assistant as "unclaimed" on August 23, 2024. However, the copy sent by email appears to have been successfully sent as there was not a "bounce-back" or "undeliverable" message received by the Presiding Officer's assistant and the copy sent to the Respondent's address of record by regular U.S. Mail, first class postage prepaid was not returned as undeliverable by the Postal Service.

6. The Proposed Default Order stated:

**IT IS THEREFORE ORDERED THAT THE APPLICANT MUST SUBMIT WRITTEN REQUEST TO VACATE THIS PROPOSED DEFAULT ORDER WITHIN SEVEN (7) DAYS OF THE DATE OF THIS ORDER (PLUS THREE [3] DAYS FOR SERVICE BY MAIL PURSUANT TO K.S.A. 77-531). SUCH REQUEST MUST BE ACCOMPANIED BY THE FOLLOWING:**

a. Written documentation confirming the deaths of the Respondent's three family members.<sup>1</sup>

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<sup>1</sup> Such documentation includes, but is not limited to, newspaper obituaries, programs from funeral or memorial services for the deceased family members, or death certificates.

b. Information documenting the familial relationship between the Respondent and each of the deceased family members which necessitated the Respondent's requests for postponement of scheduled proceedings.

c. Proof of Respondent's travel for funeral, memorial or burial services for each deceased family member which necessitated his need to have the scheduled prehearing conferences and formal hearing postponed.<sup>2</sup>

**If a written request to vacate accompanied by the required documentation is not timely received, the Respondent's proceeding WILL BE DISMISSED.**

**IT IS FURTHER ORDERED THAT** Respondent's failure to file a timely written motion to vacate **WILL RESULT IN THIS ORDER BECOMING EFFECTIVE AS A FINAL ORDER** and the Department's refusal to renew and revocation of the Respondent's Kansas nonresident insurance producer's license will be **UPHELD**.

7. The Applicant has not submitted a written request to vacate the Proposed Default Order.

**Applicable Law**

8. Pursuant to K.S.A. 77-520(a), "If a party fails to attend or participate in prehearing conference, hearing or other stage of an adjudicative proceeding, the presiding officer may serve upon all parties written notice of a proposed default order, including a statement of the grounds."

9. Pursuant to K.S.A. 77-520(b), Applicant may file a written motion requesting this proposed default order be vacated stating the grounds relied on within seven (7) days after the service of this proposed default order.

10. Pursuant to K.S.A. 77-520(c), "The proposed default order shall become effective after expiration of the time within which the party may file a written motion under subsection (b) unless a written motion to vacate the order is filed with the agency within such time."

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<sup>2</sup> This could include receipts for travel, tickets for airline or other modes of transportation, and/or receipts for lodging if travel to services was required.

11. The Assistant Commissioner of Insurance acting on behalf of the Commissioner of Insurance as the agency head is empowered to act as the Presiding Officer and render a default order which shall be deemed a Final Order. See K.S.A. 77-520(e), 77-547 and K.S.A. 77-514.

**Order**

Based on the Respondent's failure to file a timely written motion to vacate the Proposed Default Order issued July 30, 2024, the Proposed Default Order is effective as **FINAL ORDER**. Accordingly, the Respondent's appeal of the Department's refusal to renew and revocation of the Respondent's Kansas nonresident insurance producer's license is **UPHELD**.

**IT IS SO ORDERED THIS 4<sup>TH</sup> DAY OF SEPTEMBER 2024, IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.**



VICKI SCHMIDT  
COMMISSIONER OF INSURANCE

BY: *Barbara W. Rankin*  
Barbara W. Rankin  
Assistant Commissioner  
Presiding Officer

**NOTICE OF RIGHT TO JUDICIAL REVIEW**

Pursuant to K.S.A. 77-601 through K.S.A. 77-631, Respondent is entitled to judicial review, of this Final Order of Default and Dismissal. The petition for judicial review must be filed within thirty (30) days of service of the date of this Final Order of Default and Dismissal. (plus three [3] days for service by mail pursuant to K.S.A. 77-613). In the event Respondent files a petition for judicial review pursuant to K.S.A. 77-613(e), the Agency Officer to be served on behalf of the Kansas Insurance Department is:

Justin L. McFarland, General Counsel  
Kansas Department of Insurance  
1300 SW Arrowhead Road  
Topeka, KS 66604

CERTIFICATE OF SERVICE

The undersigned hereby certifies that she served a true and correct copy of the above and foregoing FINAL ORDER OF DEFAULT AND DISMISSAL on this 4<sup>th</sup> day of September, 2024, by causing the same to be electronically mailed and placed in the United States Mail, certified mail, return receipt requested and first class postage prepaid addressed to the following:

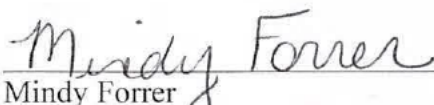
Vijit Sehgal

[REDACTED]  
Kansas City, MO 64157

[REDACTED]  
*Respondent*

And hand-delivered to the following:

Kimberley Davenport Megrail, Senior Attorney  
Kansas Insurance Department  
1300 SW Arrowhead Road  
Topeka, KS 66604  
*Counsel for the Kansas Department of Insurance*

  
Mindy Forrer  
Legal Assistant