

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

**In the Matter of the Kansas Resident  
Insurance Producer's License of  
JUSTIN VASQUEZ  
NPN # 20173607**

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**Docket No. 101117**

**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 **JUSTIN VASQUEZ** ("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 December 16, 2021, and expires June 30, 2025.
2. Respondent's address of record is [REDACTED] Topeka, KS [REDACTED]
3. On or about January 10, 2023, Respondent notified the Department of convictions for three counts of felony impairing a securities interest. Respondent submitted documentation regarding the charges to Department through the NIPR Attachments Warehouse on February 3, 2023.
4. The Department sent an inquiry to Respondent on July 14, 2023, requesting additional documentation from Respondent, including charging documents, official judgment/sentencing documents, presentence investigation report, and police report. To date, the Respondent has failed to respond.

5. On November 8, 2022, the Respondent, in the Shawnee County District Court in Case No. [REDACTED], entered pleas of either nolo contendere or guilty to three felony counts of impairing a security interest. The docket sheet reflects both pleas.

6. On January 6, 2023, the Shawnee County District Court sentenced the Respondent and placed him on probation for 12 months. While it appears based on the court docket sheet that the offense date was June 6, 2017, documents submitted by the Respondent indicate a later offense date indicating that the charges occurred somewhere between 2018 and June 2019. Had this charge been filed closer in time to the date of the offense occurring, this charge would likely have prevented the Respondent from obtaining a license at that time and would have likely required the Respondent to obtain 18 U.S.C. 1033 Consent from the Department. The conduct underlying these charges is of a nature which creates a risk to the insurer or insurable interest of the public as the allegations are that the Respondent took out sizable loans totaling approximately \$330,000 from a bank for purposes of purchasing cattle. He did purchase the cattle and subsequently reported the cattle had been stolen to the bank who had a security interest in the cattle. The Respondent later admitted that he had sold these cattle and admitted that he had sold them. According to the law enforcement officer's probable cause affidavit, a large amount of cattle had been sold for over \$600,000.

7. After a review of the documentation available regarding the charges, based on the felony convictions of a crime of dishonesty and breach of trust and the conduct underlying the charges, the Department no longer believes that the insurable interest of the public are served by the Respondent's license.

### **Applicable Law**

K.S.A. 40-4909(a)(6) 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 been convicted of a misdemeanor or felony.

K.S.A. 40-4909(a)(8) 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 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(a)(17) provides:

The Commissioner may deny, suspend, revoke or refuse renewal of an insurance producer's license upon finding that an applicant or 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 is convicted of felony charges of this nature, type and circumstances be revoked.
2. It is in the public interest that the license of a producer who has used fraudulent, coercive or dishonest practices or demonstrated any incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere be revoked.
3. It is in the public interest that the license of a producer who has failed to respond to a Department's inquiry within 15 business days be revoked.

4. 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 **JUSTIN VASQUEZ** 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)(6), the Commissioner finds that Respondent's resident insurance producer's license may be revoked because **JUSTIN VASQUEZ** has been convicted of felonies.

3. Pursuant to K.S.A. 40-4909(a)(8), the Commissioner finds that Respondent's resident insurance producer's license may be revoked because **JUSTIN VASQUEZ** has used fraudulent, coercive or dishonest practices or demonstrated any incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.

4. 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 **JUSTIN VASQUEZ** failed to respond to an inquiry of the Commissioner within 15 business days.

5. Pursuant to K.S.A. 40-4909(b), the Commissioner finds that the insurable interests of the public are no longer properly served under the resident insurance producer's license of **JUSTIN VASQUEZ**.

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 **JUSTIN VASQUEZ**.

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


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

2. **IT IS FURTHER ORDERED** that **JUSTIN VASQUEZ** 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 31 DAY OF January 2024, IN THE CITY OF **TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.**



VICKI SCHMIDT  
COMMISSIONER OF INSURANCE

BY:   
Justin L. McFarland  
General Counsel

#### **NOTICE AND OPPORTUNITY FOR HEARING**

**JUSTIN VASQUEZ**, within fifteen (15) days of service of this Summary Order, you may file with the Kansas Insurance Department 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 Insurance Department  
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(f). 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) 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 Insurance Department is:

Justin L. McFarland, General Counsel  
Kansas Insurance Department  
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 3rd day of January 2024, by causing the same to be deposited in the United States Mail, certified and first class postage prepaid, addressed to the following:

Justin Vasquez

[REDACTED]

Topeka, KS [REDACTED]

*Respondent*



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Sarah Cowan  
Legal Assistant