

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

**In the Matter of the Kansas Nonresident )  
Insurance Producer's License of )  
DELIANNA CALAZADA )  
NPN # 16898569 )**

**Docket No. 111539**

**SUMMARY ORDER OF 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 **REVOKES** the Kansas nonresident insurance producer's license of **DELIANNA CALAZADA** ("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 July 9, 2024, and expires September 30, 2027.
2. Respondent's address of record on file with the Department is [REDACTED]  
[REDACTED] Houston, TX 77098-[REDACTED]
3. On July 9, 2024, Respondent submitted, through an authorized submitter, a Kansas nonresident insurance producer license application ("Application") to the Kansas Department of Insurance ("Department").
4. Respondent answered "No" to Question 1a of the Background Questions on the Application which asks, "Have you been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor?" Due to negative answers on all background questions on the application, the Respondent's application was automatically processed and the license was approved. In submitting an application on behalf of an applicant,

the authorized submitter is required to declare that the applicant provided all the information submitted on the application. Ultimately, the obligation to verify the veracity of the information contained in the application lies with the applicant or license holder for which they are responsible.

5. On or about August 29, 2024, a licensing representative on behalf of the Respondent notified the Department by e-mail about the disclosure of criminal matters. These disclosures were regarding two criminal misdemeanors not previously reported to the Department. The e-mail explained the matters had been reported to states in which Respondent held active licenses at the time but the background question itself was “accidentally” answered “No” on this application as it was submitted at the same time as renewal applications.

6. Specifically, Respondent was charged with the misdemeanor offense of deadly conduct occurring on or about January 15, 2023. On or about May 6, 2024, the Respondent received a deferred adjudication for this misdemeanor charge, in 174<sup>th</sup> District Court - Harris County, Texas, in Case Number 180644001010. Under the Texas law, the crime of deadly conduct occurs when: “A person commits an offense if he recklessly engages in conduct that places another in imminent danger of serious bodily injury.”<sup>1</sup> Respondent remains under community supervision for this charge for two years. Had this matter been disclosed to the Department on the application as required, it is likely the license would have been denied.

7. Respondent also failed to disclose on the application a misdemeanor charge of trespass that resulted in a deferred adjudication in the 248<sup>th</sup> District Court – Harris County, Texas, on October 13, 2008.

---

<sup>1</sup> TEX. PENAL CODE § 22.05.

8. On November 27, 2024, The Department sent an inquiry letter to the Respondent requesting charging documents and police reports for the misdemeanor charges that were not properly disclosed on the application. The Department did not receive a response to this request.

9. On February 6, 2025, Respondent contacted the licensing division of the Department and instructed them they had received a letter purportedly from the Department but threw it away and did not know who it was from or what it said. The Respondent was referred to the legal division of the Department.

10. On February 13, 2025, a second copy of the inquiry was sent to the Respondent at their request.

11. On February 28, 2025, while documentation was sent to the Department on the Respondent's behalf, it was not what was requested as the Department had already obtained these documents uploaded in the NIPR Attachments Warehouse. The e-mail from the Respondent's licensing team stated they were working on obtaining the police reports.

12. On March 18, 2025, the licensing representative for the Respondent reached out to update the Department that the police reports had been formally requested and should be provided in 10 business days to the Respondent. To date, the Department has still not received a charging document for the 2023 charge nor a police report for either charge as requested.

13. The failure to disclose criminal charges to the Department when submitting an application, the nature of the conduct underlying the most recent misdemeanor criminal charge, and the failure to provide the Department with the requested documentation indicate that the insurable interests of the public are no longer served by the Respondent's license.

### Applicable Law

K.S.A. 40-4909(a)(1) 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 provided incorrect, misleading, incomplete or untrue information in the license application.

K.S.A. 40-4909(a)(3) 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 obtained or attempted to obtain a license under this act through misrepresentation or fraud.

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 pleads guilty to a misdemeanor of this type and circumstance be revoked.
2. It is in the public interest that the license of a producer who obtains a license by misrepresentation or fraud be revoked.
3. It is in the public interest that the license of a producer who provides incorrect, misleading, incomplete or untrue information in the license application be revoked.

### Conclusions of Law

1. The Commissioner has jurisdiction over **DELIANNA CALAZADA** 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 **DELIANNA CALAZADA**.

3. 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 **DELIANNA CALAZADA**.

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

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

2. **IT IS FURTHER ORDERED** that **DELIANNA CALAZADA** 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** 22<sup>nd</sup> **DAY OF** APRIL **2025, IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.**



VICKI SCHMIDT  
COMMISSIONER OF INSURANCE

BY: Kimberly Davenport Megrail  
Kimberley Davenport Megrail  
Senior Attorney

**NOTICE AND OPPORTUNITY FOR HEARING**

**DELIANNA CALAZADA**, 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  
[mindy.forrer@ks.gov](mailto:mindy.forrer@ks.gov)

Or via email:

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:

Steven A. 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 22<sup>nd</sup> day of April 2025, by causing the same to be deposited in the United States Mail, certified, addressed to the following:

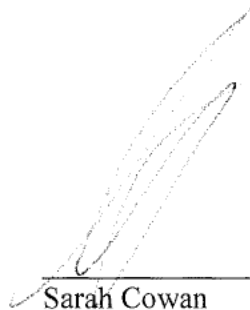
Delianna Calzada

[REDACTED]

Houston, TX 77066- [REDACTED]

And via email to:

[REDACTED]



Sarah Cowan  
Legal Assistant