

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

**In the Matter of the Kansas Nonresident)
Insurance Producer's License of)
ANTHONY CARPENTER)
NPN # 3700838)**

Docket No. 118862

**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 RENEWAL OF** and **REVOKES** the Kansas nonresident insurance producer's license of **ANTHONY CARPENTER** ("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 October 25, 2022, and expired July 31, 2025. The expiration date has been extended pending this action.
2. Respondent's address of record on file with the Kansas Department of Insurance ("Department") is [REDACTED] Holiday, FL 34691-[REDACTED]
3. On October 25, 2022, Respondent submitted an initial application ("Initial Application") for a Kansas nonresident insurance producer license to the Department.
4. On the initial application, 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?" In addition, Respondent answered "No" to Background Question 2 which asks,

“Have you ever been named or involved as a party in an administrative proceeding, including FINRA sanction or arbitration proceeding regarding any profession or occupational license or registration?” As all the background questions on the initial application were answered “No” the application automatically processed and the license was approved.

5. On or about March 21, 2023, Respondent reported through the NIPR Attachments Warehouse (“Warehouse”) a suspension of his FINRA registration on April 1, 2011, for failure to comply with an arbitration award or settlement agreement and/or to satisfactorily respond to FINRA requests to provide information concerning the status of compliance. The suspension was lifted on May 21, 2018. This matter should have been reported on the initial application submitted in 2022. Respondent also was required to report the FINRA arbitration matter involving allegations of breach of a promissory note/contract and unjust enrichment on January 26, 2011. This matter has yet to be properly reported to the Department.

6. On June 20, 2025, Respondent submitted a Kansas nonresident insurance producer license renewal application (“Renewal Application”) to the Department. On this renewal application, 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, which has not been previously reported to this insurance department?”

7. Upon review of documentation in the Warehouse, Respondent had uploaded documentation regarding a misdemeanor charge of domestic battery for which he completed a deferred prosecution program. As the Respondent answered “No” to the background questions on the initial application, no further review of the information was triggered. This matter should have been disclosed on the initial application.

8. Specifically, the Respondent was charged with Domestic Battery, a misdemeanor, occurring on or about December 26, 2021, which was filed in the County Court of the Sixth Judicial Circuit Court in Pinellas County, Florida, in Case Number CTC21-15116MMANO-R. On March 8, 2022, Respondent was placed into a domestic violence deferred prosecution program. On August 4, 2022, the charge was dismissed after Respondent completed this program.

9. Respondent answered “No” to Background Question 2 of the renewal application which asks, “Have you ever been named or involved as a party in an administrative proceeding, including FINRA sanction or arbitration proceeding regarding any profession or occupational license or registration, which has not been previously reported to this insurance department?”

10. Respondent failed to disclose on his renewal application or timely and properly report to the Department the following administrative actions:

- a. On or about July 12, 2024, the Respondent entered into a settlement with the Virginia State Corporation Commission - Bureau of Insurance to resolve allegations for failure to make required disclosure on application, other state action, failure to report other states action, and criminal record/history. A fine in the amount of \$500 was assessed.
- b. On or about September 8, 2023, the Respondent was fined \$250 by the Louisiana Department of Insurance for failure to make required disclosure on application.

11. Respondent did report the following administrative action timely through the Warehouse:

- a. November 15, 2024, PA DOI, Case No. 23734_13067, Consent order for failure to timely file, failure to make required disclosure on license application, failure to report other state action, criminal record/history, criminal proceedings. \$500 fine assessed.

12. Based on the information revealed through the application process, including the Respondent's the failure to disclose the criminal matter on the initial application, the failure to properly report the FINRA matters on the initial application, the violations of the insurance laws of other states and failure to timely and properly report administrative actions 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)(2)(A) 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 violated any provision of chapter 40 of the Kansas Statutes Annotated, and amendments thereto, or any rules and regulations promulgated thereunder.

K.S.A. 40-4909(f)(1)(A) provides:

Each person or entity licensed in this state as an insurance agent shall report the following to the commissioner within 30 calendar days of occurrence: (A) Each disciplinary action on the agent's license or licenses by the insurance regulatory agency of any other state or territory of the United States.

K.S.A. 40-4909(a)(2)(C) 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 violated any provision any insurance law or regulation of another state.

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 provided incorrect, misleading, untrue or incomplete information in the license application be refused renewal and revoked.

2. It is in the public interest that the license of a producer who has violated the insurance laws of another state be refused renewal and revoked.

3. It is in the public interest that the license of a producer who has failed to timely and properly report disciplinary actions to the Department be refused renewal and revoked.

Conclusions of Law

1. The Commissioner has jurisdiction over **ANTHONY CARPENTER** 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 **ANTHONY CARPENTER**.

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

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 **ANTHONY CARPENTER**.

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT:

1. The Kansas nonresident insurance producer's license of **ANTHONY CARPENTER** is hereby **REFUSED RENEWAL** the effective date of this Order.

2. The Kansas nonresident insurance producer's license of **ANTHONY CARPENTER** is hereby **REVOKED** the effective date of this Order.

3. **IT IS FURTHER ORDERED** that **ANTHONY CARPENTER** 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 12th **DAY OF** NOVEMBER **2025, IN THE CITY**
OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.



VICKI SCHMIDT
COMMISSIONER OF INSURANCE

BY: 
Kimberley Davenport Megrail
Senior Attorney

NOTICE AND OPPORTUNITY FOR HEARING

ANTHONY CARPENTER, 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:

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 on this 12th day of November 2025, by causing the same to be deposited in the United States Mail, certified, addressed to the following:

Anthony Carpenter

[REDACTED]

Holiday, FL 34691-[REDACTED]

And via email to:

[REDACTED]@chcquotes.com



Sarah Cowan
Legal Assistant