

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

**In the Matter of the Kansas Nonresident )  
Insurance Producer's License of )  
ARMINDA COCHRAN )  
NPN # 20049683 )**

**Docket No. 118863**

**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 **ARMINDA COCHRAN** ("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 September 22, 2022, and expires August 31, 2027.
2. Respondent's address of record on file with the Kansas Department of Insurance ("Department") is [REDACTED], Aztec, NM 87410-[REDACTED]
3. On or about September 19, 2022, Respondent submitted a Kansas nonresident insurance producer license application ("Initial Application") to the Department.
4. On the initial application, Respondent answered "No" to Background Question 1b of the Background Questions on the Application which asks, "Have you been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony?" Due to the only matter being disclosed on this application was a misdemeanor occurring in 2015, the application for licensure was approved.

5. On July 29, 2025, Respondent submitted a Kansas nonresident insurance producer renewal application (“Renewal Application”) to the Department.

6. Respondent answered “Yes” 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. Respondent answered “Yes” to Question 1b of the Background Questions on the Application which asks, “Have you been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony, which has not been previously reported to this insurance department?”

8. Upon the Department’s review of the documentation uploaded in 2023 to the NIPR Attachments Warehouse, it was determined that Respondent was charged with a felony which led to her entering into a diversion agreement. This matter should have been disclosed on her initial application for licensure.

9. Specifically, the Respondent was charged with fraudulently obtaining a controlled substance for incidents occurring on or about May 4, 2012, and July 13, 2012. On or about March 20, 2015, the Respondent completed a diversion agreement for this felony charge, in the Aztec Magistrate Court, Case Number M-047-FR-201300232. The charge in question was dismissed upon entering into the program. Respondent stated the charges were expunged, however, did not provide proof of expungement to the Department.

10. On August 2, 2025, the Respondent submitted a duplicate renewal application answering “No” to all background questions. Due to the background questions being answered in the negative, the application automatically processed and the renewal was approved.

11. On August 22, 2025, the Department offered the Respondent a Consent Order to the Respondent to address the violation of providing incorrect, misleading, incomplete or untrue information in the initial license application process. The Respondent failed to respond to the offer of the Consent Order or the follow up email sent by the Department.

12. The Department finds that based on Respondent's violation for providing incorrect, misleading, incomplete or untrue information in the license application process, the insurer's interest and insurable interest of the public are no longer served by this 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(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, incomplete or untrue information in the license application process should be revoked.

#### **Conclusions of Law**

1. The Commissioner has jurisdiction over **ARMINDA COCHRAN** 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 **ARMINDA COCHRAN**.

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 **ARMINDA COCHRAN**.

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

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

2. **IT IS FURTHER ORDERED** that **ARMINDA COCHRAN** 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** 12<sup>th</sup> **DAY OF** NOVEMBER **2025, 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**

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

Arminda Cochran

[REDACTED]

Aztec, NM 87410-[REDACTED]

And via email to:

[REDACTED]@askchapter.org



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Sarah Cowan  
Legal Assistant