#### BEFORE THE COMMISSIONER OF INSURANCE OF THE STATE OF KANSAS

In the Matter of the Kansas Nonresident	)	
Insurance Producer's License of	)	
LATANYA COLCLOUGH	)	<b>Docket No. 112472</b>
NPN # 18779559	)	

# 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** and **REVOKES** the Kansas nonresident insurance producer's license of **LATANYA COLCLOUGH** ("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

- Respondent was licensed as a Kansas nonresident insurance producer on December
   26, 2018, and expires April 18, 2025.
- 2. Respondent's address of record listed on her renewal application and on file with the Department is ., Philadelphia, PA .....-3412
- 3. On December 16, 2024, Respondent submitted a Kansas nonresident insurance producer license renewal application ("Application") to the Kansas Department of Insurance ("Department").
- 4. When reviewing the Respondent's renewal application, it was discovered that Respondent had reported to the Department three misdemeanor convictions on May 4, 2022. Documentation uploaded as a Reporting of Action in the NIPR Attachments Warehouse reflected

that the Respondent was convicted of simple assault, recklessly endangering another person and conspiracy to commit simple assault on May 3, 2022, in the Court of Common Pleas of Philadelphia County, Pennsylvania, in Case Number CP-51-CR-2022. The incident which led to these charges occurred on or about October 7 or 8, 2021.

5. The nature of the conduct underlying the convictions coupled with the aggravating factors 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)(6) provides:

The Commissioner may deny, suspend, revoke or refuse renewal of an insurance producer's license upon finding that a license holder has been convicted of a misdemeanor or felony.

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

When considering whether to deny, suspend, revoke or refuse to renew the application of an individual who has been convicted of a misdemeanor or felony, the commissioner shall consider the:

- (A) Applicant's age at the time of the conduct;
- (B) recency of the conduct;
- (C) reliability of the information concerning the conduct;
- (D) seriousness of the conduct;
- (E) factors underlying the conduct;
- (F) cumulative effect of the conduct or information;
- (G) evidence of rehabilitation;
- (H) applicant's social contributions since the conduct;
- (I) applicant's candor in the application process; and
- (J) materiality of any omissions or misrepresentations.

#### 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 been convicted of misdemeanors of these types and circumstances be refused renewal and revoked, as the conduct underlying these charges and aggravating factors are of a nature that the insurable interest of the public is no longer served by this license.

## Conclusions of Law

- 1. The Commissioner has jurisdiction over **LATANYA COLCLOUGH** 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 **LATANYA COLCLOUGH**.
- 3. Pursuant to K.S.A. 40-4909(a) and (b), the Commissioner concludes that sufficient grounds exist for refusing to renew the Kansas nonresident insurance producer's license of **LATANYA COLCLOUGH**.
- 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 **LATANYA COLCLOUGH**.

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

- 1. The Kansas nonresident insurance producer's license of LATANYA COLCLOUGH is hereby REFUSED RENEWAL the effective date of this Order.
- 2. The Kansas nonresident insurance producer's license of LATANYA COLCLOUGH is hereby REVOKED the effective date of this Order.

3. IT IS FURTHER ORDERD that LATANYA COLCLOUGH 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 DAY OF MACK 2025, IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.



VICKI SCHMIDT COMMISSIONER OF INSURANCE

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Kimberley Davenport Megrail

Senior Attorney

# NOTICE AND OPPORTUNITY FOR HEARING

**LATANYA COLCLOUGH**, 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

Or via email:

initial state (w.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 Refusal to Renew and Revocation on this day of 2025, by causing the same to be deposited in the United States Mail, certified, addressed to the following:

Latanya Colclough

Philadelphia, PA

-3412

And via email to:

Sarah Cowan

Legal Assistant