

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

In the Matter of the Kansas Nonresident)	
Insurance Producer's License of)	
CHARLES COPPER)	Docket No. 112251
NPN # 19392368)	

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 **REVOKES** and **REFUSES RENEWAL OF** the Kansas nonresident insurance producer's license of **CHARLES COPPER** ("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 May 15, 2020, and expires December 24, 2024. The expiration date has been extended pending this matter.
2. Respondent's address of record listed on file with the Department and listed on his renewal application is [REDACTED] Knob Noster, MO 65336.
3. On October 3, 2024, Respondent submitted a Kansas nonresident insurance producer license renewal 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, which has not been previously reported to this insurance department?"

5. Despite the negative answer to Background Question 1a on the renewal application, documents were uploaded to the NIPR Attachments Warehouse in regard to a recent misdemeanor conviction subsequent to the submission of the application. As a result, the Department requested additional information regarding the conviction.

6. Upon the Department's review of the information submitted, it was determined that Respondent was convicted of a misdemeanor on September 20, 2023. The Respondent did not report the conviction to the Department within 30 days as required and did not disclose the conviction on the renewal application.

7. Specifically, the Respondent was convicted of Assault 4th degree on September 20, 2023, in the 17th Judicial Circuit Court - Johnson County, Missouri, Case Number [REDACTED].

8. Respondent answered "No" to Question 2 of the Background Questions on the Renewal Application with asks, "Have you ever been named or involved as a party in an administrative proceeding, including FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration, which has not been previously reported to this insurance department?"

9. Respondent failed to disclose or report the administrative action issued by the Missouri Department of Insurance which was effective on February 18, 2020. The Missouri Department of Insurance issued the administrative action based on a misstatement on an application submitted to the Department and assessed a monetary penalty in the amount of \$250 as a result. The administrative action alleged a violation of the Missouri insurance laws.

10. Prior to this renewal application, Respondent submitted another renewal application on or about October 5, 2022. The administrative action was not disclosed on this application previously.

11. Respondent's failure to report both the Missouri administrative action as well as the criminal conviction within 30 days as required and the nature of the conduct underlying the criminal conviction are violations of the Kansas Insurance Code and indicate 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 any license issued under this act if the Commissioner finds that the applicant or license holder had 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(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. 40-4905(f)(1)(A)/K.A.R. 40-7-9(a) provides:

Each person licensed in this state as an insurance agent shall report the following to the commissioner of insurance within 30 days of occurrence: 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. 40-4905(f)(1)(D) provides:

Each person licensed in this state as an insurance agent shall report the following to the commissioner of insurance within 30 days of occurrence: all details of any conviction of a misdemeanor or felony other than minor traffic violations. The details shall include the name of the arresting agency, the location and date of the arrest, the nature of the charge or charges, the court in which the case was tried and the disposition rendered by the court.

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 conviction of a misdemeanor, of these types and circumstances be refused renewal and revoked, as the conduct underlying these charges is of a nature that the insurable interest of the public is no longer served by this license.

2. It is in the public interest that the license of a producer who provides incorrect, misleading, incomplete or untrue information in the license application process be refused renewal and revoked.

3. It is in the public interest that the license of a producer that fails to report a criminal conviction within 30 days of occurrence as required be refused renewal and revoked.

4. It is in the public interest that the license of a producer that fails to report a disciplinary (administrative) action within 30 days of occurrence as required be refused renewal and revoked.

Conclusions of Law

1. The Commissioner has jurisdiction over **CHARLES COPPER** 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 **CHARLES COPPER**.

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 **CHARLES COPPER**.

4. Pursuant to K.S.A. 40-4909(a) and (b), the Commissioner concludes that sufficient grounds exist for refusing to renew the renewal for the Kansas nonresident insurance producer's license of **CHARLES COPPER**.

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT:

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

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

3. **IT IS FURTHER ORDERD** that **CHARLES COPPER** 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 14th **DAY OF** January **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

CHARLES COPPER, 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 Refusal to Renew and Revocation on this 14th day of January 2025, by causing the same to be deposited in the United States Mail, certified, addressed to the following:

Charles Copper

[REDACTED]

Knob Noster, MO 65336

And via email to:

[REDACTED]

[@gmail.com](#); and

[REDACTED]

[@shelterinsurance.com](#)



Sarah Cowan
Legal Assistant