

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

**In the Matter of the Kansas Nonresident)
Insurance Producer's License of)
SHAQUEEN DAVIS)
NPN # 18144925)**

Docket No. 114392

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 **SHAQUEEN DAVIS** ("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 7, 2022, and expires April 24, 2025. The license expiration date has been extended pending this matter.
2. Respondent's address of record listed on her renewal application and on file is [REDACTED], Middleburg, FL 32068.
3. On September 7, 2022, the Respondent submitted a Kansas nonresident insurance producer license application ("Initial application") to the Kansas Department of Insurance. On this initial application, the 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 the negative answer, the application automatically processed and the license was issued.

4. On December 13, 2024, Respondent submitted a Kansas nonresident insurance producer license renewal application ("Renewal application") to the Department. 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?"

5. In connection with the affirmative answer on the renewal application, the Respondent uploaded documents in connection with a misdemeanor criminal mischief conviction as well as a misdemeanor petit theft conviction.

6. The documents revealed that the Respondent was convicted of misdemeanor petit theft, on or about July 6, 2011, in Duval County Circuit Court, Florida, Case Number [REDACTED]. As this conviction occurred prior to the submission of the initial application, it should have been disclosed.

7. The documents also revealed a misdemeanor conviction of criminal mischief, on or about December 30, 2019, in Duval County Circuit Court, Florida, Case Number [REDACTED]. As this conviction occurred prior to the submission of the initial application, it should have been disclosed.

8. When providing a statement as to these charges and to address the issue of why they were not disclosed on the initial application, Respondent stated she did not recall the charges.

9. The insurable interest of the public is no longer served by Respondent's license based on the providing of incorrect, misleading, incomplete or untrue information in the application process, obtaining or attempting to obtain a license by misrepresentation of fraud and the nature

of the conduct underlying the conviction coupled with the aggravating factors related to the most recent conviction.

Applicable Law

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

The Commissioner may deny, suspend, revoke or refuse renewal of an insurance producer's license upon finding that a 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 an insurance producer's license upon finding that a license holder has obtained or attempted to obtain a license under this act through misrepresentation or fraud.

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 provided incorrect, misleading, incomplete or untrue information in the license application process be refused renewal and revoked.
2. It is in the public interest that the license of a producer who has obtained or attempted to obtain a license by misrepresentation or fraud be refused renewal and revoked.
3. 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.

Conclusions of Law

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

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT:

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

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

3. **IT IS FURTHER ORDERED** that **SHAQUEEN DAVIS** 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 16th **DAY OF** APRIL **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

SHAQUEEN DAVIS, 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 12th day of April 2025, by causing the same to be deposited in the United States Mail, certified, addressed to the following:

Shaqueen Davis

[REDACTED]

Middleburg, FL 32068

And via email to:

[REDACTED]@yahoo.com



Sarah Cowan
Legal Assistant