

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

**In the Matter of the Kansas Nonresident)
Insurance Producer's License of)
LYDIA FELIX)
NPN # 19997201)**

Docket No. 118864

**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 THE RENEWAL OF** and **REVOKES** the Kansas nonresident insurance producer's license of **LYDIA FELIX** ("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 4, 2023, and expired June 30, 2025.
2. Respondent's address of record listed on her renewal application and on file with the Kansas Department of Insurance ("Department") is [REDACTED], Channelview, TX 77530.
3. On August 23, 2025, Respondent submitted a Kansas nonresident insurance producer license renewal application ("Application") to the Department.
4. 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. Upon the Department's review of the documentation submitted with the renewal application, it was determined that Respondent was charged with a misdemeanor which led to a conviction on August 6, 2024.

6. Specifically, the Respondent was charged with Hinder Apprehension (misdemeanor) occurring on or about November 11, 2023. On or about August 6, 2024, the Respondent entered a plea of guilty and was convicted of the charge in the 486th District Court of Harris County, Texas, in Case Number 184452601010. This matter should have been reported to the Department no later than September 6, 2024. The Department did not become aware of this matter until such time as the Respondent submitted her renewal application.

7. Since the Respondent submitted this application, she has reported that the Pennsylvania Insurance Department issued her a warning on October 14, 2025, for the failure to report or disclose information in the license application process, in violation of the insurance laws of Pennsylvania.

8. Based on the information and documentation provided to the Department, the Department finds that the conduct underlying the misdemeanor charge, the conviction itself, considering all the evidence regarding the required factors, the failure to report the conviction properly and timely to the Department and the violations of the insurance laws of other states 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)(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)(D) 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: 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(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 insurance law or regulation of another state.

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 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 failed to properly report a conviction to the Department be refused renewal and revoked.
2. It is in the public interest that the license of a producer who has been convicted of a misdemeanor of this type and circumstance 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.
3. It is in the public interest that the license of a producer who has violated the insurance laws of other states be refused renewal and revoked.

Conclusions of Law

1. The Commissioner has jurisdiction over **LYDIA FELIX** 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 **LYDIA FELIX**.
3. 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 **LYDIA FELIX**.
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 **LYDIA FELIX**.

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

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

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

3. **IT IS FURTHER ORDERED** that **LYDIA FELIX** 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
Kimberley Davenport Megrail
Senior Attorney

NOTICE AND OPPORTUNITY FOR HEARING

LYDIA FELIX, 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:

Lydia Felix

[REDACTED]

Channelview, TX 77530

And via email to:

[REDACTED]@libertymutual.com



Sarah Cowan
Legal Assistant