

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

In the Matter of the Application for a	)	
Kansas Nonresident	)	
Insurance Producer License	)	
of ROBERTA FITZGERALD	)	Docket No. 117084
NPN # 776269	)	

ORDER OF REVOCATION
ADMINISTRATIVE ACTION

This is to notify you that your Kansas nonresident insurance producer license is **REVOKED** due to the expiration of your resident insurance producer license in your home state of Colorado on or about October 31, 2024.

K.S.A. 40-4909(a)(2)(A) grants the Commissioner of Insurance ("Commissioner") authority to revoke your insurance producer's license if you have violated any provision of chapter 40 of the Kansas Statutes Annotated. K.S.A. 40-4906 requires a nonresident insurance agent to be currently licensed and in good standing as a resident insurance agent in the person's home state. Your license expired with the Colorado Department of Insurance in October of 2024. Since you no longer hold a license in your home state as you failed to renew it, you no longer qualify for a nonresident license, thus your Kansas Nonresident Insurance Producer License is hereby revoked.

This revocation constitutes an administrative action which you will be required to disclose on all future licensing applications. You may also be required to report this administrative action to any other state where you are currently licensed, in accordance with the requirements of each state.

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT:

1. Pursuant to K.S.A. 40-4909, the Kansas Nonresident Insurance Producer license of **ROBERTA FITZGERALD** is hereby REVOKED.

2. **IT IS FURTHER ORDERED** that **ROBERTA FITZGERALD** 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 26th DAY OF AUGUST 2025, IN THE CITY OF
TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.



VICKI SCHMIDT
COMMISSIONER OF INSURANCE

BY: *Kimberley Davenport Megrail*
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NOTICE AND OPPORTUNITY FOR HEARING

You have a right to a hearing before the Assistant Commissioner of Insurance on this Order of Revocation. Pursuant to K.S.A. 77-542, within fifteen (15) days (plus an additional three days for service by mail) of the date of this letter, you must submit a written request for a hearing. A Hearing Request Form you must use for requesting a hearing is enclosed/attached. The Hearing Request Form must be submitted to:

Mindy Forrer
Kansas Department of Insurance
1300 SW Arrowhead Road
Topeka, Kansas 66604
Mindy.Forrer@ks.gov

If you request a hearing, the Kansas Department of Insurance will serve notice of the time and place of the hearing and information on procedures, right of representation, and other rights of parties relating to the conduct of the hearing. Any costs incurred as a result of conducting any administrative hearing shall be assessed against the agent/agency who is the subject of the hearing as provided by K.S.A. 40-4909(g).

If a hearing is not requested, this letter shall become effective as a Final Order, without further notice, upon the expiration of the fifteen (15) day period for requesting a hearing. The Final Order will constitute final agency action in the matter.

In the event you file a petition for judicial review with the District Court, 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 Insurance Department is:

Steven A. Karrer, General Counsel
Kansas Department of Insurance
1300 SW Arrowhead Road
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 Order of Revocation on this 26th day of August, 2025, by causing the same to be deposited in the United States Mail, first class, addressed to the following:

Roberta Fitzgerald
[REDACTED]
Denver, CO 80224

And via email to:

[REDACTED]@usi.com



Sarah Cowan
Legal Assistant