

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

**In the Matter of the Kansas Nonresident)
Insurance Producer's License of)
JEROME HARRIS)
NPN # 10661956)**

Docket No. 106442

**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** the Kansas nonresident insurance producer's license of **JEROME HARRIS** ("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 November 30, 2017, and his license expired February 28, 2025.
2. Respondent's address of record on file with the Kansas Department of Insurance ("Department") is [REDACTED] Kansas City, MO 64116.
3. Respondent's resident insurance producer license issued by the Missouri Department of Commerce and Insurance expired on or about February 12, 2025. The Respondent has failed to obtain a new resident home state insurance producer license. As the Respondent has no home state resident insurance producer license and has failed to obtain one, he no longer qualifies for a nonresident insurance producer license.

4. On or about April 4, 2024, the Department received notice of the Respondent's termination for cause from Farmers Insurance Company, Inc.¹ ("Farmers"). The investigation by Farmers found numerous issues of wrongdoing by the Respondent, including but not limited to fraud, misappropriation/theft/conversion, failure to remit moneys due, and misrepresentations.

5. During Farmers' investigation, Respondent submitted a written statement in which he admitted to writing and issuing 145 fictitious policies earning commissions and bonuses which were not earned or warranted. Respondent wrote home insurance policies naming himself as the insured person in the policy but for which properties in which he had no insurable interest as the homes were owned by others, misrepresenting information required by the applications. As a result of the writing and issuing these policies, Respondent received over \$135,000 in unearned commissions as well as over \$35,000 in bonuses which were not warranted based on these fictitious policies. Respondent utilized the commissions advanced to him to keep his insurance agency afloat. Due to the subsequent cancellations of a large number of these policies, chargebacks were deducted from these commissions. At the time of notifying the Department, there was still approximately \$70,000 owed to Farmers.

6. Based on Respondent's absence of any resident home state insurance producer license and the violations of the Kansas Insurance Code for misrepresentations and fraudulent conduct, the Department finds that the insurer's interest and the insurable interests of the public are no longer served by this license.

Applicable Law

K.S.A. 40-4909(a)(2)(A) provides:

¹ The notification of termination of the Respondent for cause included the following companies: Farmers Insurance Exchange, Farmers Insurance Company, Inc., Farmers New World Life Insurance Company, Fire Insurance exchange, Mid-Century Insurance Company, Truck Insurance Exchange, Foremost Insurance Company and Bristol West Insurance Company.

The Commissioner may deny, suspend, revoke or refuse renewal of any license issued under this act if the Commissioner finds that the 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. 40-4906(a)(1) provides:

Unless denied licensure pursuant to K.S.A. 40-4909, and amendments thereto, a nonresident person shall receive a nonresident agent license if: (1) Such person is currently licensed as a resident and in good standing in such person's home state.

K.S.A. 40-4909(a)(5) provides:

The Commissioner may deny, suspend, revoke or refuse renewal of any license issued under this act if the Commissioner finds that the license holder has intentionally misrepresenting the provisions, terms, and conditions of an actual or proposed insurance contract or application for insurance.

K.S.A. 40-4909(a)(8) provides:

The Commissioner may deny, suspend, revoke or refuse renewal of any license issued under this act if the Commissioner finds that the license holder has used any fraudulent, coercive, or dishonest practice, or demonstrated any incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere.

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 does not hold the required resident home state insurance producer license be revoked as they no longer qualify for a nonresident license.

2. It is in the public interest that the license of a producer who has intentionally misrepresented the provisions, terms, and conditions of an actual or proposed insurance contract or application for insurance be revoked.

3. It is in the public interest that the license of a producer who has used any fraudulent or dishonest practices or demonstrated any untrustworthiness or financial irresponsibility in the conduct of business be revoked.

Conclusions of Law

1. The Commissioner has jurisdiction over **JEROME HARRIS** 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 **JEROME HARRIS**.

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 **JEROME HARRIS**.

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT:

1. The Kansas nonresident insurance producer's license of **JEROME HARRIS** is hereby **REVOKED** the effective date of this Order.

2. **IT IS FURTHER ORDERED** that **JEROME HARRIS** 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 15th July **DAY OF** _____ **2025, IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.**



VICKI SCHMIDT
COMMISSIONER OF INSURANCE

BY: 
Kimberley Davenport Megrill
Senior Attorney

NOTICE AND OPPORTUNITY FOR HEARING

JEROME HARRIS, 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:

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 of Revocation on this 15th day of July 2025, by causing the same to be deposited in the United States Mail, certified, addressed to the following:

Jerome Harris

[REDACTED]

Kansas City, MO 64116

And via email to:

[REDACTED]

@gmail.com



Sarah Cowan
Legal Assistant