

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

**In the Matter of the Kansas Nonresident)
Insurance Producer's License of)
LUCAS HAVERKAMP)
NPN # 20208160)**

Docket No. 117371

SUMMARY ORDER OF 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** Kansas nonresident insurance producer's license of **LUCAS HAVERKAMP** ("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 February 13, 2024, and expires November 30, 2026.
2. Respondent's address of record on file with the Kansas Department of Insurance ("Department") is [REDACTED], Chicago, IL 60610-[REDACTED]
3. On February 13, 2024, Respondent submitted a Kansas resident insurance producer license initial application ("Application") to the 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. Due to all the background questions being answered in the negative, the application automatically processed through the system and Respondent's insurance producer license was issued.

6. The Department received a Kansas nonresident insurance producer application from the Haverkamp Agency LLC, a business entity owned by the Respondent. On this application, the Respondent disclosed multiple reportable criminal charges in the Respondent/owner's background including the following:

- a. On or about April 27, 2021, the Respondent entered pleas of guilty to misdemeanor charges of possession of prescription drug or device without prescription and possession of marijuana. As a result, the Respondent was placed under a deferred judgment, in Hardin County District Court, Iowa, Case Number SRCR312350.
- b. On or about January 25, 2022, the Respondent was convicted of misdemeanor charges pf providing false identification information in Johnson County District Court, Iowa, in Case Number SRCR131610 and public intoxication in Case Number 06521 SMSM114212. The offenses leading to this charge took place on or about November 11, 2021.
- c. On or about January 26, 2023, the Respondent was convicted of a misdemeanor charge of public intoxication, in Hardin County District Court, Iowa, Case Number 02421 SMCR313595. The offense leading to this charge occurred on or about November 24, 2022.

7. On or about September 13, 2024, the Respondent added a statement to the NIPR Attachments Warehouse ("Warehouse") stating that he mistakenly marked "No" on a license application. The document uploaded into the Warehouse was addressed to the Office of

Commissioner of Insurance & Safety Fire¹. This was in the “additional documents” section of the Warehouse. Documents uploaded to this section will not be reported to all states in which the Respondent holds a license as it is not considered a “reporting of action.” While some documentation was uploaded into the Warehouse prior to his application being submitted, the answer to the question is key to whether the Department is being made aware of the criminal background.

8. The Respondents failure to disclose numerous recent criminal matters on his initial application and the recency, nature and pattern of the conduct underlying the criminal charges 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)(1) 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 provided incorrect, misleading, incomplete or untrue information in the license application.

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 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;

¹ I believe this was directed at the Georgia Department of Insurance & Safety Fire.

- (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 be revoked.
2. It is in the public interest that the license of a producer who has been convicted of recent misdemeanor charges of this type and nature be revoked.
3. It is in the public interest that the license of a producer who has engaged in a pattern of recent criminal conduct of this nature and circumstance be revoked.

Conclusions of Law

1. The Commissioner has jurisdiction over **LUCAS HAVERKAMP** 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 **LUCAS HAVERKAMP**.
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 **LUCAS HAVERKAMP**.

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT:

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

2. **IT IS FURTHER ORDERED** that **LUCAS HAVERKAMP** 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 9th DAY OF September 2025, IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.



VICKI SCHMIDT
COMMISSIONER OF INSURANCE

BY:


Kimberley Davenport Megrail
Senior Attorney

NOTICE AND OPPORTUNITY FOR HEARING

LUCAS HAVERKAMP, 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 of Revocation on this 9th day of September 2025, by causing the same to be deposited in the United States Mail, certified, addressed to the following:

Lucas Havercamp
[REDACTED]

Chicago, IL 60610-[REDACTED]

And via email to:

[REDACTED]@goosehead.com



Sarah Cowan
Legal Assistant