

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

**In the Matter of the Kansas Nonresident)
Insurance Producer’s License of)
TEDRA HEASTIE) Docket No. 109938
NPN # 18658669)**

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** the Kansas nonresident insurance producer’s license of **TEDRA HEASTIE** (“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 5, 2021, and expires September 30, 2025.
2. Respondent’s address of record listed is [REDACTED], Rome, GA 30165-[REDACTED]
3. On November 4, 2021, an application for a Kansas nonresident insurance producer license was submitted on behalf of the Respondent to the Kansas Department of Insurance (“Department”).
4. On the initial application referenced in paragraph 3, 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?”

5. As part of the application process, applicants are required to agree to the following attestation: “I hereby certify that, under penalty of perjury, all of the information submitted in this application and attachments is true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license revocation or denial of the license and may subject me to civil or criminal penalties.”

6. On July 7, 2024, Respondent submitted an application for an additional line of authority (life) for her Kansas nonresident insurance producer license to the Kansas Department of Insurance (“Department”).

7. On this application, 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?”

8. Respondent disclosed a previous conviction which should have been disclosed on the initial 2021 application.

9. Specifically, the Respondent was convicted of possession of marijuana in Case Number 00-131, Tift County State Court, Georgia on February 18, 2000.

10. The Department offered the Respondent a Consent Order to address the Respondent’s violation for providing incorrect, untrue, misleading or incomplete information in the license application process. The Respondent declined the offer of a Consent Order.

11. The Respondents failure to disclose the previous criminal conviction on her initial application 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 applicant or license holder has provided incorrect, misleading, incomplete or untrue information in the license application.

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 an insurance producer who provides incorrect, misleading, incomplete or untrue information in the license application process should be revoked.

Conclusions of Law

1. The Commissioner has jurisdiction over **TEDRA HEASTIE** 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 **TEDRA HEASTIE**.

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 **TEDRA HEASTIE**.

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT:

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

2. **IT IS FURTHER ORDERD** that **TEDRA HEASTIE** 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 11th DAY OF FEBRUARY 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

TEDRA HEASTIE, 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 11th day of February 2025, by causing the same to be deposited in the United States Mail, certified, addressed to the following:

Tedra Heastie

[REDACTED]
Rome, GA 30165-[REDACTED]

And via email to:

[REDACTED]@gmail.com



Sarah Cowan
Legal Assistant