

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

**In the Matter of the Kansas Nonresident )  
Insurance Producer's License of )  
ASHLEY OKEREKE )  
NPN # 16301215 )**

**Docket No. 114473**

**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** and **REFUSES RENEWAL OF** the Kansas nonresident insurance producer's license of **ASHLEY OKEREKE** ("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 December 20, 2022, and expired February 21, 2025.
2. Respondent's address of record listed on her renewal application (and on file with the Department) is [REDACTED] Edmond, OK 73013-[REDACTED]
3. On December 20, 2022, the Respondent submitted a Kansas nonresident insurance producer application ("Initial Application") to the Kansas Department of Insurance ("Department"). Respondent answered "No" to Question 1b of the Background Questions on the Application which asks, "Have you been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony?" As all the answers to the background questions were answered in the negative, the application was automatically processed

and the license was approved. Due to the nature and the recency of the offense, had it been properly disclosed to the Department, it is unlikely that the Department would have approved the license.

4. On October 10, 2024, Respondent submitted a Kansas nonresident insurance producer license renewal application ("Application") to the Department. Respondent answered "Yes" to Question 1b of the Background Questions on the Application which asks, "Have you been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony, which has not been previously reported to this insurance department?"

5. Upon review of the documentation provided to the Department, it was determined Respondent had a reportable felony charge for which she was under court supervision. As the disposition occurred prior to the submission of the Respondent's initial application, it was required to have been reported on that application.

6. Specifically, on or about August 8, 2022, the Respondent entered a guilty plea and was placed into a deferred disposition for felony driving under the influence, in Comanche County District Court, Fifth Judicial District, Oklahoma, in Case No. CF-2021-333. The judgment is deferred until August 8, 2027.

7. While the application was pending, the Respondent was subject to administrative actions for two state regulatory agencies. The Louisiana Department of Insurance denied the Respondent's license effective November 1, 2024, for the criminal matter. The Commonwealth of Pennsylvania Insurance Department entered into a Consent Order with the Respondent for the providing incorrect, misleading, incomplete or false information to the Department in the license application in violation of Pennsylvania insurance law.

8. Due to the nature of the conduct underlying the felony criminal charge resulting in a deferred sentence, the violations of the insurance law of this state and other states, and a license

denial being issued by another state insurance department, 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(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)(3) 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 obtained or attempted to obtain a license under this act through misrepresentation or fraud.

K.S.A. 40-4909(a)(9) 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 had an insurance agent license, or its equivalent, denied, suspended or revoked in any state, district or territory.

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 committed a felony of this type and circumstance be refused renewal and revoked.

2. 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 refused renewal and revoked.

3. It is in the public interest that the license of a producer who has violated the insurance laws of another state be refused renewal and revoked.

4. It is in the public interest that the license of a producer who has obtained a license by misrepresentation or fraud be refused renewal and revoked.

5. It is in the public interest that the license of a producer who has had an insurance agent's license or its equivalent denied in another state be refused renewal and revoked.

#### **Conclusions of Law**

1. The Commissioner has jurisdiction over **ASHLEY OKEREKE** 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 **ASHLEY OKEREKE**.

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 **ASHLEY OKEREKE**.

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 **ASHLEY OKEREKE**.

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

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

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

3. **IT IS FURTHER ORDERED** that **ASHLEY OKEREKE** 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 22<sup>nd</sup> DAY OF APRIL 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**

**ASHLEY OKEREKE**, 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](mailto: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 on this 2nd day of April 2025, by causing the same to be deposited in the United States Mail, certified, addressed to the following:

Ashley Okereke

[REDACTED]

Edmond, OK 73013-[REDACTED]

And via email to:

[REDACTED]@icloud.com



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Sarah Cowan  
Legal Assistant