

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

**In the Matter of the Kansas Nonresident)
Insurance Producer's License of)
ROBERT RICHMAN)
NPN # 13073175)**

Docket No. 112416

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 **ROBERT RICHMAN** ("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 July 19, 2023, and expires April 30, 2026.

2. Respondent's address of record (residential) is [REDACTED], Prosper, TX 75078-[REDACTED]

3. On July 19, 2023, the Respondent submitted a Kansas nonresident insurance producer license application ("Application") to the Kansas Department of Insurance ("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?" As a result of the negative answers submitted on the application, the application automatically processed and the license approved.

5. On November 18, 2024, Richman Insurance Agency LLC (“Richman Insurance Agency”), submitted a Kansas nonresident business entity insurance producer license application (“Application”) to the Kansas Department of Insurance (“Department”). The Respondent is the president and designated responsible licensed producer of Richman Insurance Agency.

6. Respondent answered “No” to Question 1a of the Background Questions on the Application which asks, “Has the business entity or any owner, partner, officer or director of the business entity, or member or manager of a limited liability company, ever been convicted of a misdemeanor, had a judgment withheld or deferred or is the business entity or any owner, partner, officer or director of the business entity, or member or manager currently charged with, committing a misdemeanor?”¹

7. While the Respondent’s agency did not disclose any reportable criminal matters for Respondent on the application, documents were present in the NIPR Attachments Warehouse indicating a reportable criminal matter for the Respondent.

8. It was discovered Respondent had a misdemeanor conviction that was not disclosed on his individual insurance producer license application.

9. Specifically, Respondent was convicted of Disorderly Conduct on October 14, 2008, in Cleveland Heights Municipal Court, Case No. CRB0801582.

10. On January 21, 2025, the Department offered Respondent the option of entering into a Consent Order with a monetary penalty for providing incorrect, untrue or misleading on the license application. This offer was being made as an alternative to revoking the Respondent’s license. To date, the Respondent has not responded to offer of the Consent Order.

¹ Respondent’s agency did answer one of the background questions in the affirmative which triggered a review of documents uploaded in the NIPR Attachments Warehouse.

11. The Department finds that the insurable interest of the public is no longer served by Respondent's license due to the Respondent's providing incorrect, untrue, or misleading information in the license application process.

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

Conclusions of Law

1. The Commissioner has jurisdiction over **ROBERT RICHMAN** 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 **ROBERT RICHMAN**.

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 **ROBERT RICHMAN**.

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

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

2. **IT IS FURTHER ORDERD** that **ROBERT RICHMAN** 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 18th **DAY OF** June **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

ROBERT RICHMAN, 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 18th day of June 2025, by causing the same to be deposited in the United States Mail, certified, addressed to the following:

Robert Richman

[REDACTED]
Prosper, TX 75078-[REDACTED]

And via email to:

[REDACTED]@gmail.com



Sarah Cowan
Legal Assistant