

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

**In the Matter of the Kansas Nonresident)
Insurance Producer’s License of)
MATTHEW RINGEN)
NPN # 18522613)**

Docket No. 112252

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 **MATTHEW RINGEN** (“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 September 19, 2017, and expired September 30, 2024, but has been extended for purposes of this proceeding.
2. Respondent’s address of record listed on his renewal application is [REDACTED], Shelby, IA 51570-[REDACTED]
3. On July 22, 2024, Respondent submitted a Kansas nonresident insurance producer license renewal application (“Application”) to the Kansas Insurance Department (“Department”).
4. 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?”

5. The Respondent submitted documentation in connection with the answer to Background Question 1a to the Department. The documentation submitted revealed that on May 14, 2024, the Respondent was convicted of theft in the fifth degree, a misdemeanor, in the Iowa District Court for Cass County, in Case Number 04151 SMMG009934. The incident leading to this charge occurred on or about April 22, 2024. This conviction was reported in a timely manner by the Respondent.

6. After a review of the documentation provided by Respondent, the Department finds the recency and seriousness of the conduct underlying the criminal conviction are aggravating factors and that the nature of the conduct indicates that the insurable interests of the public are no longer served by the Respondent's license.

Applicable Law

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 applicant or 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;
- (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 been convicted of a misdemeanor of this type and circumstance be revoked, as the conduct underlying this charge is of a nature that the insurable interest of the public is no longer served by this license.

2. It is in the public interest that the license of a producer who has been convicted of a misdemeanor, of this type and circumstance, be refused renewal as the conduct underlying this charge is of a nature that the insurable interest of the public is no longer served by this license.

Conclusions of Law

1. The Commissioner has jurisdiction over **MATTHEW RINGEN** 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 **MATTHEW RINGEN**.

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 **MATTHEW RINGEN**.

4. Pursuant to K.S.A. 40-4909(a) and (b), the Commissioner concludes that sufficient grounds exist for refusing to renew the renewal of the Kansas nonresident insurance producer's license of **MATTHEW RINGEN**.

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT:

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

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

3. **IT IS FURTHER ORDERD** that **MATTHEW RINGEN** 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 14th **DAY OF** January **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

MATTHEW RINGEN, 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 Refusal to Renew and Revocation on this 14th day of January 2025, by causing the same to be deposited in the United States Mail, certified, addressed to the following:

Matthew Ringen

[REDACTED]
Shelby, IA 51570-[REDACTED]

And via email to:
[REDACTED]@gmail.com



Sarah Cowan
Legal Assistant