

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

**In the Matter of the Application for a)
Kansas Nonresident Insurance)
Producer License of)
RACHEL RIVERO)
NPN # 19549551)**

Docket No. 116932

**ORDER OF REVOCATION
ADMINISTRATIVE ACTION**

This is to notify you that your Kansas nonresident insurance producer license is **REVOKED** due your failure to respond within 15 business days to an inquiry of the Commissioner of the Kansas Department of Insurance (“Department”).

K.S.A. 40-4909 gives the Commissioner of Insurance (“Commissioner”) authority to revoke an insurance producer’s license if it is found that they have violated any provision of chapter 40 of the Kansas Statutes Annotated. K.S.A. 40-4909(a)(17) allows the Commissioner to revoke an insurance producer’s license if the Commissioner finds that the license holder has failed to respond to an inquiry from the Commissioner within 15 business days. On April 1, 2025, the Commissioner, through Department staff, sent an inquiry to your e-mail address or addresses of record on file with the Department regarding a complaint submitted to our Consumer Assistance Division. This inquiry instructed you that a written, detailed response to the consumer complaint was required within 15 business days. You failed to respond within the required timeframe. You also failed to respond to the late notices sent on April 24, 2025, and June 10, 2025, as well as the voicemail left on April 23, 2025, regarding this matter. Correspondences regarding this complaint notified the Respondent that action could be taken against the insurance producer’s license if the producer fails to respond to the inquiry. To date, the Department still has not received your response to the inquiries. Due to your failure to respond, the Commissioner concludes that sufficient grounds exist to revoke the Kansas nonresident insurance producer license of **RACHEL RIVERO**.

This revocation constitutes an administrative action which you will be required to disclose on all future licensing applications. You may also be required to report this administrative action to any other state where you are currently licensed, in accordance with the requirements of each state.

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

1. Pursuant to K.S.A. 40-4909(a), the Kansas Nonresident Insurance Producer license of **RACHEL RIVERO** is hereby **REVOKED**.

2. IT IS FURTHER ORDERED that **RACHEL RIVERO** 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 19th DAY OF August 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

You have a right to a hearing before the Assistant Commissioner of Insurance on this Order of Revocation. Pursuant to K.S.A. 77-542, within fifteen (15) days (plus an additional three days for service by mail) of the date of this letter, you must submit a written request for a hearing. A Hearing Request Form you must use for requesting a hearing is enclosed/attached. The Hearing Request Form must be submitted to:

Mindy Forrer
Kansas Department of Insurance
1300 SW Arrowhead Road
Topeka, Kansas 66604
Mindy.Forrer@ks.gov

If you request a hearing, the Kansas Department of Insurance will serve notice of the time and place of the hearing and information on procedures, right of representation, and other rights of parties relating to the conduct of the hearing. Any costs incurred as a result of conducting any administrative hearing shall be assessed against the agent/agency who is the subject of the hearing as provided by K.S.A. 40-4909(g).

If a hearing is not requested, this letter shall become effective as a Final Order, without further notice, upon the expiration of the fifteen (15) day period for requesting a hearing. The Final Order will constitute final agency action in the matter.

In the event you file a petition for judicial review with the District Court, 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 Insurance Department is:

Steven A. Karrer, General Counsel
Kansas Department of Insurance
1300 SW Arrowhead Road
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 Revocation Order and Consent Order on this 19th day of August, 2025, by causing the same to be deposited in the United States Mail, certified, addressed to the following:

RACHEL RIVERO

[REDACTED]

OPA LOCKA, FL 33054-[REDACTED]

And via email to:

[REDACTED]@gmail.com; and

[REDACTED]@millenniumhealthadvisors.com



Sarah Cowan
Legal Assistant