January 22, 2025

Winning Circle Elite DBA Wce Insurance Agency
1691 Forum Pl. Ste. #235
West Palm Beach, FL 33401

ADMINISTRATIVE ACTION

Re: Revocation of Kansas Nonresident Insurance Producer/Agency License
        NPN 21127862

Dear **Winning Circle Elite DBA Wce Insurance Agency:**

This letter is notification your Kansas nonresident insurance producer/agency license is **REVOKED** due to the **license fees submitted on or about September 17, 2024, being returned unpaid.**

K.S.A. 40-4909 gives the Commissioner authority to revoke your insurance producer's license if you have violated any provision of chapter 40 of the Kansas Statutes Annotated. K.S.A. 40-4905 and K.S.A. 40-4906 require any person (K.S.A. 40-4902(t) defines person as person or business entity) to obtain a license with the Kansas Department of Insurance in order to sell, solicit or negotiate insurance within the state of Kansas. In order to obtain that license, an insurance producer or agency is required to have submitted to the commissioner a nonrefundable application/license fee. In addition, K.S.A. 40-4909(a)(8) allows the Commissioner to revoke a license if it is found that the licensee used any fraudulent, coercive, or dishonest practice, or demonstrated any incompetence, untrustworthiness or **financial irresponsibility** in the conduct of business in this state or elsewhere. Due to the nonpayment of your application/ licensing fee, which was a prerequisite to obtaining your license, your Kansas Nonresident Insurance Producer/Agency License is hereby revoked.

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.

You have a right to a hearing before the Assistant Commissioner of Insurance to contest this decision to revoke your Kansas nonresident insurance producer/agency license. Pursuant to K.S.A. 77-537 and K.S.A. 77-542, within fifteen (15) days of the date of this letter (plus an additional three days for service by mail), you shall submit a written request for an appeal. A request for a hearing should be addressed to the following:

DEPARTMENT OF INSURANCE
insurance.kansas.gov

1300 SW Arrowhead Road
Topeka, KS 66604

785-296-3071
KDOI@ks.gov

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(f).

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:

Steve 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 Letter on this 22nd day of January, 2025, by causing the same to be deposited in the United States Mail, certified, addressed to the following:

      Winning Circle Elite DBA Wce Insurance Agency
      1691 Forum Pl. Ste. #235
      West Palm Beach, FL 33401

                              _____

                              Sarah Cowan
                              Legal Assistant