

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

In the Matter of the Application for a)
Kansas Resident Insurance Agent's)
License of LAURA ANNE UNDERWOOD)

Docket No. 2745-L

CONSENT ORDER

Laura Anne Underwood ("Underwood") wishes to resolve this matter without formal adjudicative proceedings by entering into this consent order. The Commissioner of Insurance ("Commissioner") hereby makes the following findings of fact, conclusions of law, and order, to-wit:

Findings of Fact

1. Records maintained by the Kansas Insurance Department ("KID") indicate that Underwood is a resident of the State of Kansas, has a current mailing address of RR 1, Box 128, Burr Oak, Kansas 66936, and filed an application for a Kansas resident insurance agent's license which was denied.
2. The Commissioner has jurisdiction over the subject matter of this proceeding, and this proceeding is held in the public interest.
3. On April 6, 1999, KID received Underwood's application and materials for a Kansas resident insurance agent's license.
4. On the NAIC Midwest Zone Uniform Application for Individual Resident/Nonresident License, Underwood answered "Yes" to Question C, which asks, "Have you ever been convicted of or pled nolo contendere (no contest) to any

misdemeanor or felony or currently have pending misdemeanor or felony charges filed against you? (Misdemeanor does not mean minor traffic violations.)”

5. On the Kansas Specific Application, Underwood answered “Yes” to Question F which asks, “Have you been convicted of, or pleaded guilty or nolo contendere, to any misdemeanor or felony?”

6. Information submitted to KID and it’s subsequent investigation indicated that Underwood was placed on probation in Cowley County District Court on January 5, 1998 for a period of two years for having been convicted of the offense, welfare fraud, and an explanation of the circumstances of her conviction.

7. On April 14, 1999, KID sent a letter to Underwood indicating that it is KID’s policy to deny a license to a person on diversion, probation or parole.

8. On May 25, 1999, KID received from Underwood an Order Terminating Probation entered by the Cowley County District Court. In addition, KID received a letter from Tamara Steinle, Underwood’s probation officer, indicating that there have been no violations of probation, Underwood has maintained employment and follows her monthly payment schedule. Ms. Steinle also has “found her (Underwood) to be a highly motivated and energetic individual” who is “involved in several improvement projects in her community and county of residence.”

Conclusions of Law

9. K.S.A. 1998 Supp. 40-240 provides, in relevant part:

“(a) Any person desiring as agent to engage in the insurance business...shall establish:...

(2) that the applicant is of good business reputation and is worthy of a license.”

10. Based upon the information contained in paragraphs 3 through 8 above, it appears that sufficient evidence exists for the denial of Laura Anne Underwood's application for an insurance agent's license pursuant to K.S.A. 1998 Supp. 40-240, in accordance with the procedures set forth in the Kansas Administrative Procedure Act, K.S.A. 77-501, et seq., as amended.

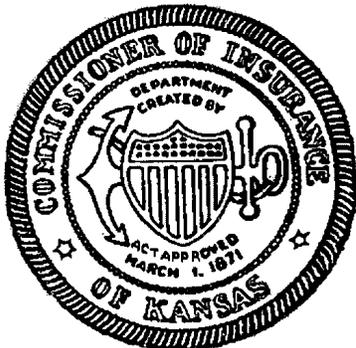
11. Laura Anne Underwood admits to the allegations set forth herein this order as described above.

12. For the purposes of this Consent Order, Laura Anne Underwood waives the right to a formal adjudicative proceeding and notice thereof and voluntarily consents to the following order of the Commissioner of Insurance.

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT:

1. Laura Anne Underwood will be issued a Kansas resident insurance agent's license upon the receipt of this signed Consent Order.

IT IS ORDERED THIS 29th DAY OF JUNE 1999 IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.



/s/ Kathleen Sebelius
Kathleen Sebelius
Commissioner of Insurance

BY:

/s/ Kathy Greenlee
Kathy Greenlee
General Counsel

/s/ Laura Anne Underwood
Laura Anne Underwood

APPROVED AND SUBMITTED BY:

/s/ JaLynn Copp
JaLynn Copp
Attorney for Petitioner
Kansas Insurance Department