

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

In the Matter of the Kansas )  
Resident Insurance Agent's License of ) Docket No. 4127-SO  
**CHRISTINA M. FLOWERS** )  
NPN: # 8521639 )

**SUMMARY ORDER**

(Pursuant to K.S.A. 2007 Supp. 40-4909 and K.S.A. 77-501)

Pursuant to the authority granted to the Commissioner of Insurance ("Commissioner") by K.S.A. 40-4909, the Commissioner hereby revokes the resident agent's license of Respondent, **CHRISTINA M. FLOWERS** ("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 hearing is made, pursuant to K.S.A. 77-542.

**Findings of Fact**

The Commissioner finds the following facts:

1. Records maintained by the Kansas Insurance Department ("KID") indicate Respondent is licensed as a resident agent to transact the business of insurance in the State of Kansas, and has been so licensed since June 12, 2007.
2. KID records further indicate a legal and mailing address of 3715 Twisted Oak Circle, Colorado Springs, CO 80904-4736.
3. On or about November 30, 2009 and January 28, 2010, Ms. Karen Evans of the KID Producer's Division communicated with Respondent by electronic mail. Ms. Evans told Respondent that it was understood that Respondent moved from Kansas to Colorado but had not changed the Kansas Resident license to "Nonresident" status, nor had she received a Colorado Resident license.

4. On March 4, 2010 Ms. Nancy Strasburg, Acting Director of KID Producer's Division wrote to Respondent requesting an explanation or response to the information to be received at KID by March 18, 2010. To date, no answer has been received.
5. On March 23, 2010, the undersigned staff attorney wrote to Respondent outlining the above issues and inviting Respondent to respond within fifteen (15) business days. The letter has not been returned and the Respondent has not replied.

#### **Applicable Law**

6. K.S.A. 40-4909 states, in pertinent part:
  - (a) 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:
    - (8) 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.
7. K.S.A. 40-2,125(b) provides that a producer must respond to any proper inquiry of the Commissioner.

#### **Conclusions of Law**

8. The Commissioner has jurisdiction over CHRISTINA M. FLOWERS as well as the subject matter of this proceeding, and such proceeding is held in the public interest.
9. The Commissioner finds that Respondent's Kansas resident license may be revoked because she did not respond to a proper inquiry of the Commissioner
10. The Commissioner finds, pursuant to K.S.A. 40-4909(b), that the insurable interests of the public are not properly served under Respondent's license.

11. Accordingly, the Commissioner concludes sufficient grounds exist for the revocation of the insurance agent's license of CHRISTINA M. FLOWERS pursuant to K.S.A. 40-4909(a) and (b).

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

1. The Kansas Resident Insurance Agent's License of CHRISTINA M. FLOWERS is hereby **REVOKED** effective the effective date of this Order.

2. **IT IS FURTHER ORDERED** that CHRISTINA M. FLOWERS shall **CEASE** and **DESIST** from the sale, solicitation or negotiation of insurance and/or receiving compensation deriving from the sale, solicitation or negotiation of insurance conducted after the effective date of this Order.

**NOTICE AND OPPORTUNITY FOR HEARING**

CHRISTINA M. FLOWERS, within fifteen (15) days of service of this Summary Order, may file with the Kansas Insurance Department 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:

John W. Campbell, General Counsel  
Kansas Insurance Department  
420 S.W. 9<sup>th</sup> Street  
Topeka, Kansas 66612

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). 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 period for requesting a hearing. The Final Order will constitute final agency action in 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 Insurance Department is:

John W. Campbell, General Counsel  
Kansas Insurance Department  
420 S.W. 9<sup>th</sup> St.  
Topeka, Kansas 66612

**IT IS SO ORDERED THIS 28<sup>th</sup> DAY OF June, 2010, IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.**



/s/ Sandy Praeger  
Sandy Praeger  
Commissioner of Insurance

BY:

/s/ John W. Campbell  
John W. Campbell  
General Counsel

**Certificate of Service**

The undersigned hereby certifies that he served the above and foregoing Summary Order on this 28th day of July, 2010, by causing the same to be deposited in the United States Mail, first class postage prepaid, addressed to the following:

CHRISTINA M. FLOWERS  
3715 Twisted Oak Circle  
Colorado Springs, CO 80904-4736

\_s/ John R. Dowell \_\_\_\_\_  
John R. Dowell  
Staff Attorney