FINAL ORDER

Effective: 11-13-09

DEFORE THE COMMISSIONER OF INSURANCE OF THE STATE OF KANSAS

In the Matter of the Kansas Resident)		
Insurance Agent's License of)	Docket No.	4056-SO
DANIEL PILLOW)		
NPN 9166499			

SUMMARY ORDER (Pursuant to K.S.A. 40-4909 and K.S.A. 77-537)

Pursuant to authority granted to the Commissioner of Insurance ("Commissioner") by K.S.A. 40-4909, the Commissioner hereby proposes to find facts and impose sanctions against the non-resident agent's license of Daniel Pillow (Respondent) by way of Summary Order as provided by K.S.A. 77-537. 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 from Kansas Insurance Department ("KID") files:

- 1. Records maintained by KID indicate that the Respondent is licensed as a resident agent to transact the business of insurance in Kansas and has been so licensed since April 13, 2007.
- KID records further indicate a legal and mailing address of 115 S. Kansas
 Ave., Newton, KS 67114.

attorney for KID, wrote Respondent asking for justification and Respondent failed to reply.

Applicable Law

4. K.S.A. 40-4909(a) provides, in relevant part:

"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: (2) Violated: (A) Any provision of chapter 40 of the Kansas Statutes Annotated, and amendments thereto, or any rule and regulation promulgated hereunder (see also 40-4204(1). . .(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. . . ." K.S.A. 40-4909(a).

- 5. The Commissioner may revoke any license issued under the Insurance Agents Licensing 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. K.S.A. 40-4909(b).
- 6. K.S.A. 40-2,125 requires each producer is to respond to any proper inquiry of the commissioner.

Conclusions of Law

7. The Commissioner has jurisdiction over Respondent as well as the subject matter of this proceeding, and such proceeding is held in the public interest.

The Commissioner finds, based on the facts contained in paragraph 3 that Respondent has demonstrated incompetence, untrustworthiness, or financial irresponsibility in the conduct of business.

8. Based on the Respondent's conduct which was reported by a consumer, the Commissioner concludes that sufficient grounds exist for the revocation of Respondent's insurance agent's license pursuant to K.S.A. 2004 Supp. 40-4909(b)

because such license is not properly serving the interests of the insurer and the insurable interests of the public.

10. Based on the facts and circumstances set forth herein, it appears that the use of summary proceedings in this matter is appropriate, in accordance with the provisions set forth in K.S.A. 77-537(a), in that the use of summary proceedings does not violate any provision of the law and the protection of the public interest does not require the KID to give notice and opportunity to participate to persons other than

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT the Kansas non-resident insurance agent's license of Daniel Pillow is hereby REVOKED. It is further ordered, that Daniel Pillow 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 OF RIGHTS (Pursuant to K.S.A. 77-542)

Daniel Pillow is entitled to a hearing pursuant to K.S.A. 77-537 and K.S.A. 77-542, the Kansas Administrative Procedure Act. If Respondent desires a hearing, she must file a written request for a hearing with:

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

This request must be filed within fifteen (15) days from the date of service of this Order. If Respondent requests a hearing, the Kansas Insurance Department will notify

her 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, before commencement of the same.

If a hearing is not requested in the time and manner stated above, this Summary Order shall become effective as a Final Order upon the expiration of time for requesting a hearing, pursuant to K.S.A. 77-613. In the event Respondent files a Petition for Judicial Review, pursuant to K.S.A. §77-613(e), the agency officer to be served on behalf of the Kansas Insurance Department is:

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

IT IS SO ORDERED THIS __26th__ DAY OF OCTOBER, 2009, 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 certifi	es that she s	serviced a	true and	correct cor	by of the
above and foregoing Notice and					•
Oct, 2009, by placing the s	same in the	United Sta	ates Mail,	first class	postage
prepaid, addressed to the following:					
Daniel Pillow					
115 S. Kansas Ave.					
Newton, KS 67114					
	_/s	s/ John R.	Dowell		
	Jo	hn R. Dov	vell		
	Sta	aff Attorne	Э У		