BEFORE THE COMMISSIONER OF INSURANCE OF THE STATE OF KANSAS

)

)

)

In the Matter of the Kansas Nonresident Insurance Agent's License of JORGE R. BONILLA-SALAZAR NPN: #17335285

Docket No. 5064-SO

SUMMARY ORDER

(Pursuant to K.S.A. 40-4909, 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 agent's license of Respondent, **JORGE R. BONILLA-SALAZAR** ("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. Respondent was licensed as a Kansas nonresident insurance agent on August 7, 2014, and remains licensed to date.
- 2. Respondent's legal (residential) and mailing address of record is 30 Braches Park, San Antonio, TX 78240-5237.
- 3. On April 27, 2017, the Kansas Insurance Department ("KID") received notice from Allstate that Respondent was terminated for cause effective February 25, 2017. The letter indicated that Respondent bound a Renter's Insurance policy without a customer's consent.
- 4. On November 30, 2016, Allstate received a customer complaint from a consumer who was upset that a renter's insurance policy had been bound without their knowledge or consent.
- 5. Allstate reviewed the call and found that Respondent did not directly discuss a renter's insurance policy with the customer before binding the policy.
- 6. Allstate said this resulted in inflated performance results and unethical behavior.
- 7. KID sent a letter to Respondent on June 14, 2017 detailing the allegations and asking for a response.
- 8. KID has not received a response to date.

Applicable Law

- Pursuant to K.S.A. 40-4909(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) Use of any fraudulent, coercive, or dishonest practice, or demonstrating any incompetence, untrustworthiness or financial irresponsibility in the conduct of business." K.S.A. 40-4909(a)

Policy Reasons

1. It is in the public interest that the license of an agent who has demonstrated he or she has used any fraudulent or dishonest practice or demonstrated any untrustworthiness in the conduct of business in this state or elsewhere be revoked.

Conclusions of Law

- 1. The Commissioner has jurisdiction over JORGE R. BONILLA-SALAZAR as well as the subject matter of this proceeding, and such proceeding is held in the public interest.
- 2. The Commissioner finds that Respondent's Kansas license may be revoked because **JORGE R. BONILLA-SALAZAR** has used a fraudulent and dishonest act and has demonstrated untrustworthiness in the conduct of business.
- 3. The Commissioner finds, pursuant to K.S.A. 40-4909(b), that the interests of the public are not properly served under Respondent's license.
- 4. Accordingly, the Commissioner concludes that sufficient grounds exist for the revocation of the insurance agent's license of JORGE R. BONILLA-SALAZAR, pursuant to K.S.A. 40-4909(a) and (b).

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT:

1. The Kansas nonresident Insurance Agent's License of JORGE R. BONILLA-SALAZAR is hereby REVOKED the effective date of this Order.

2. IT IS FURTHER ORDERED that JORGE R. BONILLA-SALAZAR 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

JORGE R. BONILLA-SALAZAR, 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:

> Diane Minear, General Counsel Kansas Insurance Department 420 S.W. 9th 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:

Diane Minear, General Counsel Kansas Insurance Department 420 S.W. 9th St. Topeka, Kansas 66612

IT IS SO ORDERED THIS 2^{\prime} DAY OF j_{\prime} , 2017, IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.



Ken Selzer, CPA Commissioner of Insurance

BY:

Diane Minear General Counsel

CERTIFICATE OF SERVICE

The undersigned hereby certifies that he served the above and foregoing Summary Order on this 2^4 day of 32^4 , 2017, by causing the same to be deposited in the United States Mail, first class postage prepaid, addressed to the following:

Jorge R. Bonilla-Salazar 30 Braches Park San Antonio, TX 78240-5237

Steven M. Lehwald, KS Bar #26069 Staff Attorney