BEFORE THE COMMISSIONER OF INSURANCE OF THE STATE OF KANSAS

)

)

)

)

In the Matter of the Kansas Resident Insurance Producer's License of EVAN PAUL NAVARRO NPN # 18862981

Docket No. 86273

SUMMARY ORDER OF REVOCATION

(Pursuant to K.S.A. 40-4909, K.A.R. 40-7-9, and K.S.A. 77-501 et seq.)

Pursuant to the authority granted to the Commissioner of Insurance ("Commissioner") by K.S.A. 40-4909, K.A.R. 40-7-9, and K.S.A. 77-501 *et seq.*, the Commissioner hereby revokes the Kansas resident insurance producer's license of **EVAN PAUL NAVARRO** ("Respondent"). This Summary Order of Revocation shall become effective as a Final Order, without further notice, upon the expiration of the fifteen (15) day period if no request for a hearing is made, pursuant to K.S.A. 77-542.

Findings of Fact

Respondent was licensed as a Kansas resident insurance producer on August 16,
2018 and remains licensed to date.

Respondent's mailing address of record is c/o SelectQuote Insurance Services, 595
Market St., Fl. 10, San Francisco, CA 94105-2809.

3. On, July 2, 2020, the Kansas Insurance Department ("Department") received a criminal history report stating Respondent was convicted of misdemeanor theft in Overland Park Municipal Court (Case No. 2019-0560019) on February 20, 2020 and misdemeanor unlawful discharge of a firearm in Overland Park Municipal Court (Case No. 2019-0555883) on February 20, 2020.

4. On February 15, 2021, the Department sent a letter to Respondent's mailing address inquiring about the matter.

5. Respondent, to this date, has not responded to the Department's inquiry or notified

the Department of the conviction.

Applicable Law

K.S.A. 40-4909(a)(2)(A) provides:

The Commissioner may deny, suspend, revoke or refuse renewal of an insurance producer's license upon finding that Respondent has violated any provision of chapter 40 of the Kansas Statutes Annotated, and amendments thereto, or any rule and regulation promulgated thereunder.

K.S.A. 40-4909(a)(6) provides:

The Commissioner may deny, suspend, revoke or refuse renewal of an insurance producer's license upon finding that Respondent has been convicted of a misdemeanor or felony.

K.S.A. 40-4909(a)(8) provides:

The Commissioner may deny, suspend, revoke or refuse renewal of an insurance producer's license upon finding that Respondent has 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(b) provides:

The Commissioner may suspend, revoke or refuse renewal of an insurance producer's license upon finding that the interests of the insurer or the insurable interests of the public are not properly served under Respondent's license.

K.A.R. 40-7-9(d) provides:

Each person licensed in this state as an insurance agent shall report to the Commissioner, within 30 days of the occurrence, all details of any conviction of a misdemeanor or felony. The details shall include the name of the arresting agency, the location and date of the arrest, the nature of the charge or charges, the court in which the case was tried, and the disposition rendered by the court.

Policy Reasons

1. It is in the public interest that the license of a producer who has recently been

convicted of misdemeanor theft and misdemeanor unlawful discharge of a firearm be revoked.

2. It is in the public interest that the license of a producer who has failed to notify the Department of misdemeanor convictions and failed to respond to an inquiry about those convictions be revoked.

Conclusions of Law

1. The Commissioner has jurisdiction over **EVAN PAUL NAVARRO** as well as the subject matter of this proceeding, and such proceeding is held in the public interest.

2. Pursuant to K.S.A. 40-4909(a)(2)(A), the Commissioner finds that Respondent's Kansas resident insurance producer's license may be revoked because **EVAN PAUL NAVARRO** has violated provisions of chapter 40 of the Kansas Statutes Annotated. The Commissioner finds that **EVAN PAUL NAVARRO** failed to notify the Department within the required thirty (30) day period after being convicted of misdemeanor theft and misdemeanor unlawful discharge of a firearm. See K.A.R. 40-7-9(d).

3. Pursuant to K.S.A. 40-4909(a)(6), the Commissioner finds that Respondent's Kansas resident insurance producer's license may be revoked because **EVAN PAUL NAVARRO** has been convicted of misdemeanor theft and misdemeanor unlawful discharge of a firearm.

4. Pursuant to K.S.A. 40-4909(a)(8), the Commissioner finds that Respondent's Kansas resident insurance producer's license may be revoked because **EVAN PAUL NAVARRO** used fraudulent, coercive, or dishonest practice, or demonstrated any incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.

5. Pursuant to K.S.A. 40-4909(b), the Commissioner finds that the insurable interests of the public are not properly served under the Kansas resident insurance producer's license of **EVAN PAUL NAVARRO**.

3

6. Pursuant to K.S.A. 40-4909(a) and (b), the Commissioner concludes that sufficient grounds exist for revocation of the Kansas resident insurance producer's license of **EVAN PAUL**

NAVARRO.

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT:

1. The Kansas resident insurance producer's license of **EVAN PAUL NAVARRO** is

hereby $\ensuremath{\textbf{REVOKED}}$ the effective date of this Order.

2. **IT IS FURTHER ORDERED** that **EVAN PAUL NAVARRO** 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.

IT IS SO ORDERED THIS $_\mathscr{S}^{h}$ DAY OF APRIL 2021, IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.



Vicki Schmidt Commissioner of Insurance

BY:

Justin L. McFarland General Counsel

NOTICE AND OPPORTUNITY FOR HEARING

EVAN PAUL NAVARRO, within fifteen (15) days of service of this Summary Order, you 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:

Jill Spurling Kansas Insurance Department 1300 SW Arrowhead Rd. Topeka, Kansas 66604

Any costs incurred as a result of conducting any administrative hearing shall be assessed against the producer/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 on 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:

Justin L. McFarland, General Counsel Kansas Insurance Department 1300 SW Arrowhead Rd. 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 Summary Order of Revocation on this day of April 2021, by causing the same to be deposited in the United States Mail, certified, addressed to the following:

Evan Paul Navarro

Overland Park, KS *Residence*

And

Evan Paul Navarro c/o SelectQuote Insurance Services 595 Market St., Fl. 10 San Francisco, CA 94105-2809 *Mailing Address*

i Janael

Toni Garrard Senior Administrative Assistant