

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NUMBER: 7837-AG09-0216-041

Melissa A. Williams, )  
Agent/ Respondent )  
 )  
18700 Harding Avenue )  
Flossmoor, IL 60422-1052 )  
 )  
Type of Agency Action: Enforcement )  
 )  
 )  
Indiana Insurance License No.: 586330

**FILED**  
APR 17 2009  
STATE OF INDIANA  
DEPT. OF INSURANCE

**FINAL ORDER AND APPROVAL**

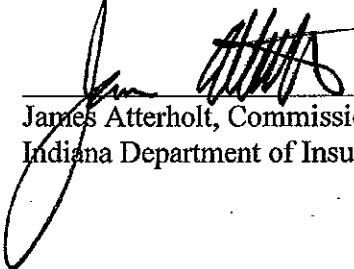
The Indiana Department of Insurance ("Department") and Melissa A. Williams, ("Respondent"), signed an Agreed Entry which purports to resolve all issues involved in the action by the Department regarding Respondent's license, and which has been submitted to the Commissioner of Insurance (the "Commissioner") for approval.

The Commissioner, after reviewing the Agreed Entry, finds it has been entered into fairly and without fraud, duress or undue influence, and is fair and equitable between the parties. The Commissioner hereby incorporates the Agreed Entry as if fully set forth herein, and approves and adopts in full the Agreed Entry as a resolution of this matter.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED by the Commissioner of Insurance:

1. Respondent intentionally misrepresented the terms of an actual or proposed insurance contract or application for insurance.
2. Respondent admits that she used fraudulent and dishonest practices, demonstrating untrustworthiness in the conduct of business in Indiana.
3. Respondent's active Indiana non-resident producer's license, number 586330, is Permanently Revoked.

ALL OF WHICH IS ORDERED this 17 day of April 2009.

  
James Atterholt, Commissioner  
Indiana Department of Insurance

Distribution:

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**INDIANA DEPARTMENT OF INSURANCE**  
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Indianapolis, Indiana 46204-2787

Melissa A. Williams  
18700 Harding Avenue  
Flossmoor, IL 60422-1052

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STATE OF INDIANA  
DEPT. OF INSURANCE

Indiana Insurance License No.: 586330

AGREED ENTRY

This Agreed Entry is entered into by Nikolas P. Mann, attorney for and on behalf of the State of Indiana, Department of Insurance (“Department”), and Melissa A. Williams (“Respondent”), a licensed Indiana Non-Resident Insurance agent holding license number 586330, to resolve all matters under Cause Number 7837-AG09-0216-041. This Agreed Entry is subject to the review and approval of James Atterholt, Commissioner, Indiana Department of Insurance.

WHEREAS, Respondent is a licensed non-resident insurance agent in the State of Indiana; and

WHEREAS, on or about February 3, 2009, a formal notice of termination was received by the Department from Keisha Weeks, the Market Conduct/Regulatory Compliance Director for AFLAC Insurance Company, alleging that the Respondent knowingly submitted applications with false information, created bogus applications, and

writing 273 policies with her home address, or her personal checking account number under the applicant's bank draft information;

WHEREAS, the Department and Respondent desire to resolve their differences and settle the issues without a hearing;

IT IS THEREFORE, NOW AGREED by and between the parties as follows:

1. The Commissioner has jurisdiction over the subject matter and the respondent in this administrative action.
2. This Agreed Entry is executed voluntarily by the parties.
3. Respondent voluntarily and freely waives her right to a public hearing on the issues in this action.
4. Respondent admitted to Department investigator Mike Herndon that she intentionally misrepresented the terms of proposed applications for insurance by manufacturing four false policies.
5. Respondent committed fraud in the business of insurance by intentionally misrepresenting the terms of proposed insurance applications for insurance.
6. Respondent used fraudulent and dishonest practices, demonstrating untrustworthiness in the conduct of business in Illinois.
7. Respondent agrees to the permanent revocation of her Indiana non-resident insurance producer license number 586330.
8. The Department agrees to accept Respondent's compliance with the terms of this Agreed Entry as full resolution of this matter.
9. Respondent has carefully read this agreement and fully understands and accepts its terms.

