

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO. 10081-AD11-0203-004

INSURANCE AGENT LICENSE
APPLICATION OF:

Kristi D. Williams
2110 Burnham Court
Algonquin, IL 60102

FILED

AUG 18 2011

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

On July 11, 2011, the appointed Administrative Law Judge, Holly Williams, filed her Findings of Fact, Conclusions of Law, and Recommended Order in the above-captioned matter.

1. The Department served Findings of Fact, Conclusions of Law, and Recommended Order and Notice of Filing of Recommended Order on Applicant by mailing the same to her home address.

2. The Department has complied with the notice requirements of Ind. Code §4-21.5-3-17.

3. Applicant has not filed an objection with the Commissioner regarding the Administrative Law Judge's Recommended Order, and more than eighteen (18) days have elapsed.

THEREFORE, the Commissioner of Insurance, being fully advised, now hereby adopts in full the Administrative Law Judge's Findings of Fact, Conclusions of Law, and Recommended Order, and issues the following Final Order:

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO.: 10081-AD11-0203-004

IN THE MATTER OF:

INSURANCE AGENT LICENSE
APPLICATION OF:

Kristi Dawn Williams
2110 Burnham Ct.
Algonquin, IL 60102-4118

FILED

FEB 07 2011

STATE OF INDIANA
DEPT. OF INSURANCE

PRELIMINARY ADMINISTRATIVE ORDER
AND NOTICE OF LICENSE DENIAL

The Indiana Department of Insurance, pursuant to the Indiana Administrative Act, Indiana Code § 4-21.5-1 et seq. and Indiana Code § 27-1-15.6-12, hereby gives notice to **Kristi Dawn Williams** ("Applicant") of the following Administrative Order:

1. Applicant filed an application for licensure with the commissioner on or about January 18, 2011. Following a review of materials submitted by Applicant in support of her application, the Commissioner of the Indiana Department of Insurance, ("Commissioner"), being fully advised, now hereby notifies Applicant that the materials submitted indicate that Applicant has not fully met the requirements of licensure as stated by Indiana Code § 27-1-15.6-12(b).

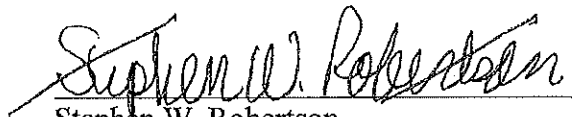
2. Applicant has provided incorrect, misleading, incomplete, or materially untrue information in the license application. Specifically, a question asking whether or not the Applicant had ever had an insurance business relationship with an insurance company terminated for any alleged misconduct was answered "no". However, records show that Applicant was terminated for cause by Bankers Life and Casualty Company in September 2009.

3. Indiana Code § 27-1-15.6-12(d) provides that:

[i]f the commissioner refuses to renew a license or denies an application for a license; the commissioner shall notify the applicant or licensee and advise the applicant or licensee, in a writing sent through regular first class mail, of the reason for the denial of the applicant's application or the non renewal of the licensee's license. The applicant or licensee may, not more than sixty-three (63) days after notice of denial of the applicant's application or non renewal of the licensee's license is mailed, make written demand to the commissioner for a hearing before the commissioner to determine the reasonableness of the commissioner's action. The hearing shall be held not more than thirty (30) days after the applicant or licensee makes the written demand, and shall be conducted under IC 4-21.5 and Indiana Code § 27-1-15.6-12(d).

IT IS THEREFORE ORDERED that the Applicant's request for licensure is hereby
DENIED pursuant to Indiana Code 27-1-15.6-12(b).

2/7/11
Date Signed


Stephen W. Robertson
Commissioner
Indiana Department of Insurance