

STATE OF INDIANA)
) SS:
COUNTY OF MARION)

BEFORE THE INDIANA
COMMISSIONER OF INSURANCE

CAUSE NO: 18893-AG20-0131-026

IN THE MATTER OF:)

Cursta Williams)
2617 North Gayman Avenue,)
Davenport, IA 52804)

Respondent.)

License Number: 3402994)

Type of Agency Action: Enforcement)

FILED

DEC 03 2020

STATE OF INDIANA
DEPT. OF INSURANCE

FINAL ORDER

On October 5, 2020, the Administrative Law Judge, Reuben B. Hill, filed his 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 on Respondent by mailing the same to her address of record.

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

3. Neither party has filed an objection with the Commissioner regarding the Administrative Law Judge's Findings of Fact, Conclusions of Law and 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:

IT IS THEREFORE ORDERED by the Commissioner of Insurance:

1. Respondent's Non-resident Producer License number 3402994 is permanently
revoked.

Under Ind. Code §4-21.5-5-5, Respondent has the right to appeal this Final Order by filing a
petition for Judicial review in the appropriate court within thirty (30) days.

ALL OF WHICH IS ORDERED by the Commissioner this 3 day of December, 2020.


Stephen W. Robertson, Commissioner
Indiana Department of Insurance

Copies to:

Cursta Williams
2617 North Gayman Avenue
Davenport, IA 52804

Victoria Hastings, Attorney
Indiana Department of Insurance
311 W. Washington St., Suite 103
Indianapolis, IN 46204

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FEB 26 2020

STATE OF INDIANA
DEPT. OF INSURANCE

STATEMENT OF CHARGES

The Enforcement Division of the Indiana Department of Insurance ("Department"), by counsel, Victoria Hastings, pursuant to the Indiana Administrative Orders and Procedures Act, Indiana Code § 4-21.5-1 *et seq.* and Indiana Code § 27-1-15.6-12, files its Statement of Charges against Cursta Williams ("Respondent"), as follows:

FACTS

1. Respondent is a licensed resident insurance producer, holding license number 3402994, since December 20, 2018.
2. Respondent's license is due for renewal on March 31, 2021.
3. On October 22, 2018, Respondent was terminated for cause from United of Omaha Life Insurance Company for impersonating a consumer to complete a life insurance policy questionnaire over the phone.
4. On or about May 30, 2019, Respondent was charged with Insurance Fraud-Conspiracy, a Felony, and Conspiracy to Commit a Non-Forcible Felony, a Felony.
5. On July 11, 2019, Kansas issued a Cease & Desist Order, and additionally suspended her nonresident license until the resolution of her criminal case.

6. The administrative action from Kansas was not reported to the Department.
7. Respondent's initial hearing in the criminal matter was scheduled for July 12, 2019.
8. On August 13, 2019, Respondent pled guilty to Conspiracy to Commit Non-Forcible Felony, a Class D Felony.
9. On October 30, 2019, Respondent's home state of Iowa issued a Cease & Desist Order. Additionally, Respondent was fined five hundred (\$500) dollars, and her home state producer license was revoked, effective November 14, 2019, this administrative action was not reported to the Department.
10. Respondent failed to notify the Department about her pending criminal charges within thirty (30) days of the initial pretrial hearing date as required by statute.
11. Respondent failed to notify the Department about her administrative actions from Kansas and from Iowa within thirty (30) days of the final disposition of the matter.
12. Respondent does not have a home state license as required by statute.

CHARGES

COUNT I

13. Averments 1 through 12 are incorporated fully herein by reference.
14. Indiana Code § 27-1-15.6-12(b) states, in part, that the Commissioner may permanently revoke an insurance producer license, due to a number of causes.
15. Specifically, Indiana Code § 27-1-15.6-12(b)(2)(A), states, in part, that the Commissioner may permanently revoke an insurance producer license for violating an insurance law.

16. Respondent's conduct, as alleged herein, violates Indiana Code § 27-1-15.6-8(f), which is an insurance law, that states that a nonresident insurance producer shall maintain licensure in good standing in the nonresident producer's home state.

COUNT II

17. Averments 1 through 12 are incorporated fully herein by reference.
18. Indiana Code § 27-1-15.6-12(b) states, in part, that the Commissioner may permanently revoke an insurance producer license, due to a number of causes.
19. Specifically, Indiana Code § 27-1-15.6-12(b)(2)(A), states, in part, that the Commissioner may permanently revoke an insurance producer license for violating an insurance law.
20. Respondent's conduct, as alleged herein, violates Indiana Code § 27-1-15.6-17(a), which is an insurance law, that states that not more than thirty (30) days after the final disposition of the matter, a producer shall report to the Commissioner any administrative action taken against them in another jurisdiction.

COUNT III

21. Averments 1 through 12 are incorporated fully herein by reference.
22. Indiana Code § 27-1-15.6-12(b) states, in part, that the Commissioner may permanently revoke an insurance producer license, due to a number of causes.
23. Specifically, Indiana Code § 27-1-15.6-12(b)(2)(A), states, in part, that the Commissioner may permanently revoke an insurance producer license for violating an insurance law.
24. Respondent's conduct, as alleged herein, violates Indiana Code § 27-1-15.6-17(b), which is an insurance law, that states that not more than thirty (30) days after an initial pretrial hearing date, a producer shall report to the Commissioner any criminal prosecution of the producer initiated in any jurisdiction.

COUNT IV

25. Averments 1 through 12 are incorporated fully herein by reference.
26. Indiana Code § 27-1-15.6-12(b) states, in part, that the Commissioner may permanently revoke an insurance producer license, due to a number of causes.
27. Specifically, Indiana Code § 27-1-15.6-12(b)(6), states, in part, that the Commissioner may permanently revoke an insurance producer license for having been convicted of a felony.

COUNT V

28. Averments 1 through 12 are incorporated fully herein by reference.
29. Indiana Code § 27-1-15.6-12(b) states, in part, that the Commissioner may permanently revoke an insurance producer license, due to a number of causes.
30. Specifically, Indiana Code § 27-1-15.6-12(b)(8), states, in part, that the Commissioner may permanently revoke an insurance producer license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in Indiana or elsewhere.

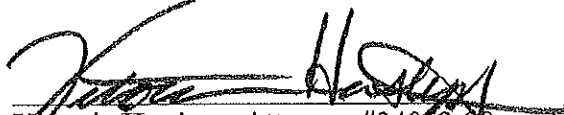
COUNT VI

31. Averments 1 through 12 are incorporated fully herein by reference.
32. Indiana Code § 27-1-15.6-12(b) states, in part, that the Commissioner may permanently revoke an insurance producer license, due to a number of causes.
33. Specifically, Indiana Code § 27-1-15.6-12(b)(9), states, in part, that the Commissioner may permanently revoke an insurance producer license for having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory.

WHEREFORE, the Enforcement Division of the Indiana Department of Insurance, by counsel, Victoria Hastings, respectfully requests that the Commissioner set this matter for a hearing pursuant to Indiana Code § 4-21.5 and:

1. Issue an order permanently revoking Respondent's nonresident insurance producer's license;
2. Grant all other relief just and proper in the premises.

Respectfully submitted,

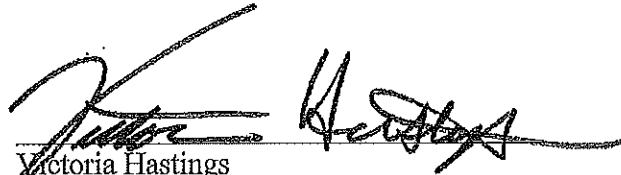

Victoria Hastings, Attorney #34052-29
Enforcement Division

Indiana Department of Insurance
Enforcement Division
311 West Washington Street, Suite 103
Indianapolis, Indiana 46204-2787
Telephone: (317) 234-2101
Facsimile: (317) 232-5251

CERTIFICATE OF SERVICE

I certify that a copy of the foregoing has been served upon the following Respondent by
United States first class mail, postage prepaid, the same day as filing.

Cursta Williams
2617 North Gayman Avenue,
Davenport, IA 52804


Victoria Hastings