

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO.: 20703-AD21-0812-125

IN THE MATTER OF: )  
 )  
Edward R Williams )  
19106 Providence Circle )  
Lithonia, GA 30038 )  
 )  
Applicant. )  
 )  
Type of Agency Action: Enforcement )  
 )  
License Application #: 875885 )

**FILED**

FEB 03 2022

STATE OF INDIANA  
DEPT. OF INSURANCE

**PRELIMINARY ADMINISTRATIVE ORDER**  
**AND NOTICE OF LICENSE DENIAL**

The Indiana Department of Insurance, pursuant to the Indiana Administrative Orders and Procedures Act, Indiana Code § 4-21.5-1 *et seq.* and Indiana Code § 27-1-28-18, hereby gives notice to Edward R Williams (“Applicant”) of the following Administrative Order:

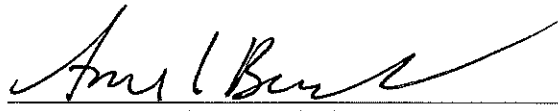
1. Applicant filed an application for a nonresident independent adjuster licensure with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on June 20, 2021.
2. Before approving an application, the Commissioner must find that the applicant has met specific requirements under Indiana Code § 27-1-28-17 and Indiana Code § 27-1-28-18.
3. Indiana Code § 27-1-28-18(b)(1) provides, in part, that the Commissioner may refuse to issue an independent adjuster license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.

4. Indiana Code § 27-1-28-18(b)(9) provides, in part, that the Commissioner may refuse to issue an independent adjuster license for having an insurance license, or its equivalent, probated, suspended, or revoked in any other state, province, district, or territory.
5. Following a review of public records, the Commissioner being fully advised, now hereby notifies Applicant that he has not fully met the requirements of licensure as stated by Indiana Code § 27-1-28-18(b)(1) based on Applicant failing to disclose his June 7, 2017 Georgia Consent Order for failing to disclose his criminal proceedings, and December 7, 2018 Florida Consent Order for failing to disclose his Georgia administrative action.
6. Following a review of public records, the Commissioner being fully advised, now hereby notifies Applicant that he has not fully met the requirements of licensure as stated by Indiana Code §§ 27-1-28-18(b)(1) and Indiana Code 27-1-28-18(b)(9) based on Applicant failing to disclose his March 6, 2019 Florida Suspension for failing to pay the fine issued in his December 7, 2018 Florida Consent Order.
7. Indiana Code § 27-1-28-18(c) provides that the applicant may, not more than thirty (30) days after notice of denial of the application is mailed, make written demand to the Commissioner for a hearing before the Commissioner to determine the reasonableness of the Commissioner's action.
8. This is considered an agency action. This action has been initiated by the aforementioned authority. If you choose to appeal this agency action, the State of Indiana Office of Administrative Law Proceedings ("OALP") will assign an administrative law judge to preside over this matter, and subsequently you will be contacted by the OALP with more information to begin the administrative process.

**IT IS THEREFORE ORDERED** that Applicant's request for licensure is hereby DENIED pursuant to Indiana Codes §§ 27-1-28-18(b)(1) and 27-1-28-18(b)(9) due to Applicant's failure to disclose his administrative actions, which include a license suspension. Applicant may reapply for licensure not less than one (1) year from the date of this order.

2/3/72

Date Signed



Amy L. Beard, Commissioner  
Indiana Department of Insurance

Distribution to:

Edward R. Williams  
19106 Providence Circle  
Lithonia, GA 30038

Melissa Higgins, Supervising Investigator  
Indiana Department of Insurance  
311 W. Washington St., Suite 103  
Indianapolis, IN 46204  
317-233-9432, fax 317 234-2103