

STATE OF INDIANA )  
 ) SS:  
COUNTY OF MARION )

BEFORE THE INDIANA  
COMMISSIONER OF INSURANCE

CAUSE NO.: 22949-AD24-0110-002

IN THE MATTER OF: )

Kelly Williams )  
300 Sandy Dr )  
Moncks Corner, SC 29461 )

Applicant. )

Type of Agency Action: Enforcement )

License Application #: 1106854 )

**FILED**

**MAY 21 2024**

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 § 27-1-15.6-12, hereby gives notice to Kelly Williams (“Applicant”) of the following Administrative Order:

1. Applicant previously held nonresident producer license #3563610 from August 3, 2020 until August 18, 2023.
2. Applicant filed an application for nonresident producer licensure with the Commissioner of the Indiana Department of Insurance (“Commissioner”) on November 16, 2023.
3. Before approving an application, the Commissioner must find the applicant has met specific requirements under Indiana Code § 27-1-15.6-8 and Indiana Code § 27-1-15.6-12.
4. Indiana Code § 27-1-15.6-12(2)(A) states, in part, the Commissioner may refuse to issue an insurance producer license for violating an insurance law.
5. Indiana Code § 27-1-15.6-17(a), is an insurance law that states a producer shall report to the commissioner any administrative action taken against the producer in another

jurisdiction or by another governmental agency in Indiana not more than thirty (30) days after the final disposition of the matter.

6. Indiana Code § 27-1-15.6-12(b)(1) provides, in part, that the Commissioner may refuse to issue an insurance producer license for providing incorrect, misleading, incomplete, or materially untrue information in a license application.
7. Indiana Code § 27-1-15.6-12(b)(9) states, in part, the Commissioner may refuse to issue an insurance producer license for having an insurance producer license revoked in any other state, province, district, or territory.
8. Following a review of public records and the materials submitted by Applicant in support of the application, the Commissioner being fully advised, now hereby notifies Applicant that Applicant has not fully met the requirements of licensure as stated by Indiana Code § 27-1-15.6-17(a), due to Applicant's failure to timely report the following administrative actions:
  - a. June 24, 2021 Notice of Fine of two hundred fifty (\$250) by the Louisiana Department of Insurance for failure to disclose a criminal conviction
  - b. November 29, 2021 Order Revoking License by the Washington Office of the Insurance Commissioner for failing to report an administrative action and failing to respond to an inquiry from the Insurance Commissioner
  - c. January 31, 2022 Consent Order and fine of five hundred (\$500) dollars by the South Carolina Department of Insurance for failure to disclose a misdemeanor on an application for licensure and failure to disclose a license revocation
  - d. February 11, 2022 Consent Order Rescinding Order Revoking License and a fine of five hundred (\$500) dollars by the Washington Office of the Insurance Commissioner for failure to disclose an administrative action and failure to respond to an inquiry from the Insurance Commissioner

- e. July 18, 2023 Accusation and Order of Revocation by the State of Alaska Department of Commerce, Community and Economic Development Division of Insurance revoking the Applicant's license for failing to pay assessed fees and failing to respond to the Division.
9. Following a review of public records and the materials submitted by Applicant in support of the application, the Commissioner being fully advised, now hereby notifies Applicant that Applicant has not fully met the requirements of licensure as stated by Indiana Code § 27-1-15.6-12(b)(1) due to Applicant's failure to disclose the following on the November 16, 2023 application:
- a. June 8, 2009, misdemeanor conviction in Horry County, South Carolina for Fraudulent Check Writing
  - b. June 24, 2021, Notice of Fine of two hundred fifty (\$250) dollars by the Louisiana Department of Insurance for failure to disclose a criminal conviction
  - c. January 31, 2022, Consent Order and a fine of five hundred (\$500) dollars by the South Carolina Department of Insurance for failure to disclose a misdemeanor on an application for licensure and failure to disclose a license revocation
  - d. February 11, 2022, Consent Order Rescinding Order Revoking License and a fine of five hundred (\$500) dollars by the Washington Office of the Insurance Commissioner for failure to disclose an administrative action and failure to respond to an inquiry from the Insurance Commissioner
  - e. April 12, 2022, Notice of Fine of five hundred (\$500) dollars by the Louisiana Department of Insurance for failure to report three (3) administrative actions
  - f. April 28, 2022, Stipulation and Consent Order and fine of One thousand five hundred (\$1500) dollars by the Delaware Department of Insurance for failing to report an administrative action taken by another jurisdiction

- g. August 22, 2022, Consent Order and fine of One thousand (\$1000) dollars by the South Dakota Department of Labor & Regulation Division of Insurance for failure to timely respond to Division inquiries and for providing incomplete information in a license application
  - h. July 18, 2023, Accusation and Order of Revocation by the State of Alaska Department of Commerce, Community and Economic Development Division of Insurance revoking the Applicant's license for failing to pay assessed fees and failing to respond to the Division.
- 10. Following a review of public records and the materials submitted by Applicant in support of the application, the Commissioner being fully advised, now hereby notifies Applicant that Applicant has not fully met the requirements of licensure as stated by Indiana Code § 27-1-15.6-12(b)(9) due to Applicant's insurance producer license having been revoked by the State of Alaska Department of Commerce, Community, and Economic Development Division of Insurance on July 18, 2023.
- 11. Indiana Code § 27-1-15.6-12(d) provides that the applicant may, not more than sixty-three (63) 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.
- 12. This is considered an administrative action by the Indiana Department of Insurance. If you choose to appeal this administrative action, please follow the aforementioned instructions. Subsequently, after the Department has received your written request for a hearing, the State of Indiana Office of Administrative Law Proceedings ("OALP") will assign an administrative law judge to preside over this matter, and you will receive more information from OALP to begin the administrative process.

**IT IS THEREFORE ORDERED** that Applicant's request for licensure is hereby **DENIED** pursuant to Indiana Codes §§ 27-1-15.6-12(b)(1), 27-1-15.6-12(b)(9), and 7-1-15.6-17(a), due to Applicant's failure to disclose a 2009 misdemeanor conviction, having an insurance producer license revoked by another jurisdiction, failure to timely report five (5) administrative actions while previously licensed, and failure to disclose seven (7) administrative actions on the license application. Applicant may reapply for licensure not less than one (1) year from the date of this order.

May 21, 2024  
Date Signed

  
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Amy L. Beard, Commissioner  
Indiana Department of Insurance

Distribution to:

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