

**BEFORE THE COMMISSIONER OF INSURANCE
OF THE STATE OF KANSAS**

In the Matter of the Kansas Nonresident)
Insurance Agent's License of)
CURSTA L. WILLIAMS)
NPN: # 17316674)

Docket No. 78714

SUMMARY ORDER
(Pursuant to K.S.A. 40-4909, K.S.A. 77-501)

Pursuant to the authority granted to the Commissioner of Insurance ("Commissioner") by K.S.A. 40-4909, the Commissioner hereby suspends the Kansas nonresident agent's license of Respondent, **CURSTA L. WILLIAMS** ("Respondent"). This Summary Order shall become effective as a Final Order, without further notice, upon the expiration of the fifteen (15) day period if no request for hearing is made, pursuant to K.S.A. 77-542.

Findings of Fact

1. Respondent was licensed as a Kansas nonresident insurance agent on October 14, 2016 and remains licensed to date.
2. On May 30, 2019, Respondent was charged with the following in Scott County District Court (Iowa):
 - a. Insurance Fraud-Conspiracy (Felony)
 - b. Conspiracy to Commit a Non-forcible Felony (Felony)

Applicable Law

- Pursuant to K.S.A. 40-4909(b), "The commissioner may suspend, revoke or refuse renewal of any license issued under this act if the commissioner finds that the interests of the insurer or the insurable interests of the public are not properly served under such license." K.S.A. 40-4909(b)

Policy Reasons

- The Commissioner is charged with licensing, or continuing to license, persons or entities entitled to sell, solicit, or negotiate insurance in the state of Kansas, only if their conduct indicates they are both qualified and trustworthy.

- Suspension of Respondent's license while the criminal matter is proceeding is appropriate to promote the security and integrity of the insurance business and protect insurance consumers until the outstanding criminal issues are resolved.

Conclusions of Law

1. The Commissioner has jurisdiction over **CURSTA L. WILLIAMS** as well as the subject matter of this proceeding, and such proceeding is held in the public interest.
2. The Commissioner finds, pursuant to K.S.A. 40-4909(b), that the interests of the public are not properly served under Respondent's license until resolution of her criminal case.
3. The Commissioner finds that Respondent's Kansas license may be temporarily suspended because **CURSTA L. WILLIAMS** has been charged with felonies involving the business of insurance in the state of Iowa.
4. Accordingly, the Commissioner concludes that sufficient grounds exist for the suspension of the insurance agent's license of **CURSTA L. WILLIAMS**, pursuant to K.S.A. 40-4909(b).

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT:


1. The Kansas Nonresident Insurance Agent's License of **CURSTA L. WILLIAMS** is hereby **SUSPENDED** the effective date of this Order until resolution of her criminal case in the state of Iowa.
2. **IT IS FURTHER ORDERED** that **CURSTA L. WILLIAMS** shall **CEASE** and **DESIST** from the sale, solicitation or negotiation of insurance and/or receiving compensation deriving from the sale, solicitation or negotiation of insurance conducted after the effective date of this Order.

IT IS SO ORDERED THIS 5th DAY OF June, 2018, IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.



Vicki Schmidt
Commissioner of Insurance

BY:


Justin L. McFarland
General Counsel

NOTICE AND OPPORTUNITY FOR HEARING

CURSTA L. WILLIAMS, within fifteen (15) days of service of this Summary Order, may file with the Kansas Insurance Department a written request for hearing on this Summary Order, as provided by K.S.A. 77-542. In the event a hearing is requested, such request should be directed to:

Justin L. McFarland, General Counsel
Kansas Insurance Department
420 S.W. 9th Street
Topeka, Kansas 66612

Any costs incurred as a result of conducting any administrative hearing shall be assessed against the agent/agency who is the subject of the hearing as provided by K.S.A. 40-4909(f). Costs shall include witness fees, mileage allowances, any costs associated with reproduction of documents which become part of the hearing record, and the expense of making a record of the hearing.

If a hearing is not requested, this Summary Order shall become effective as a Final Order, without further notice, upon the expiration of the fifteen (15) day period for requesting a hearing. The Final Order will constitute final agency action in the matter.

In the event the Respondent files a petition for judicial review, the agency officer designated pursuant to K.S.A. 77-613(e) to receive service of a petition for judicial review on behalf of the Kansas Insurance Department is:

Justin L. McFarland, General Counsel
Kansas Insurance Department
420 S.W. 9th St.
Topeka, Kansas 66612

CERTIFICATE OF SERVICE

The undersigned hereby certifies that she served the above and foregoing Summary Order on this 5th day of June 2019, by causing the same to be deposited in the United States Mail, certified first class postage prepaid, addressed to the following:

Cursta L. Williams
[REDACTED]
Davenport, IA [REDACTED]


Toni Garrard
Senior Administrative Assistant