

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

In the Matter of the Kansas Nonresident	)	
Insurance Agent's License of	)	
<b>CURSTA L. WILLIAMS,</b>	)	Docket No. <b>78714</b>
NPN# 17316674	)	

**SUMMARY ORDER**  
**(Pursuant to K.S.A. 40-4909 and K.S.A. 77-537)**

Pursuant to the authority granted to the Commissioner of Insurance ("Commissioner") by K.S.A. 40-4909, the Commissioner hereby revokes 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**

The Commissioner finds the following facts:

1. Respondent was licensed as a Kansas nonresident insurance agent on October 14, 2016.
2. Respondent's legal and mailing address of record is [REDACTED], Davenport, IA, [REDACTED]
3. Respondent's license was temporarily suspended by Summary Order in Docket No.78714 on June 5, 2019, after 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)
4. Respondent did not respond to Summary Order and the Summary Order became effective on July 11, 2019.
5. Nancy Strasburg, Director of Producer Licensing, received a RIRS notification indicating the Respondent's license in her home state was revoked effective November 14, 2019.
6. Upon further investigation, the Department obtained the Order issued by the Iowa Insurance Commissioner filed October 30, 2019 revoking the license of the Respondent. The Iowas order indicated the Respondent had pled guilty to Conspiracy to Commit Non-Forcible Felony – Insurance Fraud on August 13, 2019.

### **Applicable Law**

- Pursuant to K.S.A. 40-4906(a), “Unless denied licensure pursuant to K.S.A. 40-4909, and amendments thereto, a nonresident person shall receive a nonresident agent license if:
  - (1) Such person is currently licensed as a resident and in good standing in such person's home state;” K.S.A. 40-4906(a).
- Pursuant to K.S.A. 40-4909(a), “The commissioner may deny, suspend, revoke or refuse renewal of any license issued under this act if the commissioner finds that the applicant or license holder has:
  - (2) Violated:
    - (C) any insurance law or regulation of another state;
  - (6) Been convicted of a misdemeanor or felony;
  - (8) Used any fraudulent, coercive, or dishonest practice, or demonstrated any incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere.
  - (9) Had an insurance agent license, or its equivalent, denied, suspended or revoked in any other state, district or territory.” K.S.A. 40-4909(a).
- “In addition, 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**

1. It is in the public interest that the license of an agent who has violated any insurance law or regulation of another state be revoked.
2. It is in the public interest that the license of an agent who has been convicted of a misdemeanor or felony be revoked.
3. It is in the public interest that the license of an agent who has used fraudulent, coercive, or dishonest practice, or demonstrated any incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere be revoked.
4. It is in the public interest that the nonresident license of an agent who had their insurance license revoked in their home state be revoked.

### **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 that **CURSTA L. WILLIAMS** has been convicted of Conspiracy to Commit Non-Forcible Felony – Insurance Fraud in Scott County District Court (Iowa).

3. The Commissioner finds that **CURSTA L. WILLIAMS** license may be, and should be, revoked pursuant to K.S.A. 40-4909(a)(6).
4. The Commissioner finds that Respondent's Kansas license may be revoked because **CURSTA L. WILLIAMS** had her agent license revoked in her home state of Iowa. K.S.A. 40-4909(a)(9).
5. 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.
6. Accordingly, the Commissioner concludes that sufficient grounds exist for revocation of the insurance agent's license of **CURSTA L. WILLIAMS**, pursuant to K.S.A. 40-4909(a) and (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 **REVOKED** the effective date of this Order.
2. **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 17<sup>th</sup> DAY OF DECEMBER 2019, 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  
1300 SW Arrowhead Rd.  
Topeka, Kansas 66604

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  
1300 SW Arrowhead Rd.  
Topeka, Kansas 66604

### **CERTIFICATE OF SERVICE**

The undersigned hereby certifies that he served the above and foregoing Summary Order on this 17th day of December, 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

Davenport, IA

  
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Toni Garrard  
Senior Administrative Assistant