STATE OF NORTH DAKOTA

BEFORE THE INSURANCE COMMISSIONER

In the Matter of	)	**FINDINGS OF FACT,**
	)	**CONCLUSIONS OF LAW,**
Lloyd Williams,	)	**AND DEFAULT ORDER**
NPN 17102914,	)	
	)	**CASE NO. AG-16-592**
Respondent.	)	

TO: Lloyd Williams, 1336 North Alden Street, Philadelphia, PA 19131

On January 26, 2016, a Complaint for Revocation of License was filed with the Insurance Commissioner by Kelvin W. Zimmer, Director of Producer Licensing for the North Dakota Insurance Department, alleging Lloyd Williams, NPN 17102914 ("Respondent"), committed various violations of North Dakota insurance statutes.

The Complaint was mailed to Respondent at the address on file with the Department by the United States Postal Service via certified mail, return receipt requested, on January 27, 2016. Proof of service of the Complaint is annexed to these Findings. Respondent failed to answer the Complaint within 20 days as required under N.D.C.C. § 28-32-21(1)(e). As such, on March 16, 2016, an Application for Default Order was made deeming the allegations made in the Complaint to be admitted pursuant to N.D.C.C. § 28-32-30.

Based on the allegations made in the Complaint and on the evidence presented in the Affidavits filed in support of the Complainant's Application for Default Order, the following Findings of Fact, Conclusions of Law, and Default Order are entered:

FINDINGS OF FACT

I

Respondent is presently, and has at all times pertinent to this action, been an insurance producer licensed in North Dakota.

II

The Complaint was mailed to Respondent at the address on file with the Department by the United States Postal Service via certified mail, return receipt requested, on January 27, 2016. Respondent failed to provide a written response to the Complaint.

III

Respondent has not answered the Complaint within 20 days as required under N.D.C.C. § 28-32-21(1)(e).

IV

Respondent has been licensed as a nonresident insurance producer in North Dakota since November 6, 2014.

V

According to information received by the Department, on or about December 9, 2015, Respondent submitted documentation to the National Insurance Producer Registry Attachment Warehouse regarding convictions for Theft by Unlawful Taking-Moveable Property, Theft by Deception-False Impression, and Receiving Stolen Property on August 10, 2015. A review of Respondent's file revealed that the convictions were not reported to the Department within 30 days. Respondent's failure to report criminal convictions to the Department within 30 days is in violation of

N.D.C.C. §§ 26.1-26-15 and 26.1-26-45.1(2).

VI

On or about December 10, 2015, an email was sent to Respondent's address on file requesting information relating to the criminal convictions and why they were not disclosed to the Department within 30 days. Respondent confirmed the email address was valid. Respondent failed to respond to the request within 20 days. Respondent's failure to respond to a written request for information by the Department within 20 days is a violation of N.D.C.C. §§ 26.1-26-15 and 26.1-26-42(14).

VII

Respondent's actions constitute violations of N.D.C.C. §§ 26.1-26-15, 26.1-26-42(14), and 26.1-26-45.1(2) and are grounds for revocation of Respondent's insurance producer license.

CONCLUSIONS OF LAW

1. Respondent was properly served with the Complaint in accordance with the North Dakota Rules of Civil Procedure.

2. Because of his failure to answer the Complaint within 20 days of its proper service, Respondent is in default under N.D.C.C. § 28-32-30.

3. Because Respondent is in default, the allegations in the Complaint are deemed admitted pursuant to N.D.C.C. § 28-32-30.

4. Respondent's violations of N.D.C.C. §§ 26.1-26-15, 26.1-26-42(14), and 26.1-26-45.1(2) are grounds for revocation of his insurance producer license.

5. Under N.D.C.C. § 26.1-26-42, the Commissioner of Insurance has authority to revoke Respondent's producer license for the violations cited above.

DEFAULT ORDER

Based on the foregoing Findings of Fact and Conclusions of Law, IT IS ORDERED that the North Dakota insurance producer license of Lloyd Williams, NPN 17102914, be **REVOKED** effective after the time for filing a motion to vacate a Default Order pursuant to N.D.C.C. § 28-32-30 expires.

DATED at Bismarck, North Dakota, this 16th day of March, 2016.

Adam Hamm
Commissioner
N.D. Insurance Department
600 East Boulevard Avenue
Bismarck, ND 58505
(701) 328-2440

TO: Lloyd Williams
1336 North Alden Street
Philadelphia, PA 19131

SENDER: Jeff Ubben

REFERENCE: Lloyd Williams

9314 8699 0430 0019 9410 84

PS Form 3800, January 2005

RETURN RECEIPT SERVICE	Postage	1.42
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	Return Receipt Fee	1.40
	Restricted Delivery	0.00
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1/27/16