

STATE OF MAINE
BUREAU OF INSURANCE

IN RE:

ALONZO WILLIAMS

Maine License No. PRN220170
National Producer No. 7095751

CONSENT AGREEMENT

Docket No. INS-14-228

Alonzo Williams, a licensed Maine non-resident insurance producer, the Maine Superintendent of Insurance (“the Superintendent”), and the Office of the Maine Attorney General (“Attorney General”) hereby enter into this Consent Agreement pursuant to 10 M.R.S. § 8003(5)(B) to resolve, without an adjudicatory proceeding, a violation of the Insurance Code for which the Superintendent may impose discipline pursuant to 24-A M.R.S. §§ 1417 and 1420-K.

PARTIES

1. The Superintendent of Insurance is the official charged with administering and enforcing Maine’s insurance laws and regulations, and the Bureau of Insurance is the administrative agency with such jurisdiction. The Superintendent has jurisdiction over this matter pursuant to 24-A M.R.S. §§ 12-A and 211.
2. Alonzo Williams is a resident of Virginia and has been licensed in Maine as a non-resident insurance producer with health authority since August 17, 2013. His Maine producer license number is PRN220170. His National Producer Number (“NIPR”) number is 7095751.

STATUTORY AUTHORITY

3. Under 24-A M.R.S. §§ 12-A and 1420-K, the Superintendent may issue a warning, censure, or reprimand to a licensee, may suspend, revoke or refuse to renew the license of a licensee, may impose conditions of probation on the licensee, may levy a civil penalty, or may take any combination of such actions, for violating any insurance laws, or violating any rule, regulation, subpoena, or order of the Superintendent. Pursuant to 10 M.R.S. § 8003(5)(B), the Superintendent may resolve a complaint by entering into a consent agreement with a licensee and with the agreement of the Attorney General.

FACTS

4. On or about August 17, 2013, Mr. Williams's application for a Maine non-resident producer license was received by the Bureau of Insurance Staff. Mr. Williams answered "No" to the following background question on the electronic application form which he filed: "Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime?"
5. The application included Mr. Williams's "Certification and Attestation," with the statement:

"I hereby certify that, under penalty of perjury, all of the information submitted in this application and attachments is true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license revocation or denial of the license and may subject me to civil or criminal penalties."
6. Staff of the Maine Bureau of Insurance approved Mr. Williams's application and issued the producer license.
7. On April 29, 2014, documents were posted on the National Insurance Producer Registry ("NIPR") Attachment Warehouse that disclosed that on August 16, 1990, Mr. Williams was convicted of attempted burglary in the second degree in the State of New York. He was sentenced to five years' probation, and ordered to pay restitution in the amount of approximately \$632.00.
8. On April 29, 2014, two letters written by Mr. Williams and dated that same day were posted to the NIPR Attachment Warehouse. In the first, he stated, "I was involved in an incident that occurred in 1990 that I thought I had disclosed on my application." In the second, Mr. Williams explained that the conviction related to "a misunderstanding amongst (sic) a friend of [his] in regards to a bicycle."

CONCLUSIONS OF LAW

9. The application form's disclosure questions specifically ask whether the applicant has "ever been convicted of a crime."
10. By failing to disclose the existence of his conviction for attempted burglary in the second degree when he applied, and certifying that the information was true and complete, Mr. Williams obtained his license based in part upon incorrect, misleading, incomplete or materially untrue information in his Maine application for non-resident producer licensing.
11. Title 24-A M.R.S. § 1420-K(1)(A) provides that the Superintendent may place on probation, suspend, revoke or refuse to issue or renew an insurance producer's license or

may levy a civil penalty in accordance with section 12-A, or take any combination of such actions, for providing incorrect, misleading, incomplete or materially untrue information in the license application.

COVENANTS

12. Mr. Williams admits to the Facts as stated above and admits that these Facts constitute a basis for imposing discipline upon him due to his failure to report his conviction for attempted burglary in the second degree at the time he applied for his Maine non-resident producer license.

13. Mr. Williams agrees to the imposition of a civil penalty in the amount of **Two Hundred Dollars (\$200.00)**, which Mr. Williams will remit to the Maine Bureau of Insurance at the time of returning this signed agreement. Payment shall be by check or money order made out to "Treasurer, State of Maine."

14. Mr. Williams will promptly report any matters to the Bureau of Insurance during all times that he is licensed by the Bureau, to the extent such reporting is required under the Maine Insurance Code, and will comply in all other respects with the provisions of the Maine Insurance Code, as applicable.

15. Nothing in this Agreement shall affect the rights or interests of any person who is not a party to this Agreement.

16. In consideration of Mr. Williams's execution of and compliance with the terms of this Consent Agreement, the Superintendent and Attorney General agree to forgo pursuing against Mr. Williams any further disciplinary measures or other civil or administrative sanctions available under the Maine Insurance Code concerning the specific conduct described in this Consent Agreement, other than those agreed to herein. However, should Mr. Williams violate any provision of this Consent Agreement, he may be subject to any available remedy for the violation. Mr. Williams further acknowledges and agrees that, upon execution of this Consent Agreement, each of the Covenants herein shall constitute an order of the Superintendent.

17. This Consent Agreement is enforceable by an action in Maine Superior Court.

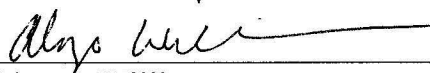
18. This Consent Agreement is not subject to appeal. Mr. Williams waives any further hearings or appeals regarding the matters that are the subject of this Consent Agreement.

19. This Consent Agreement may be modified only by a written agreement executed by all of the parties hereto.

20. This Consent Agreement is a public record subject to the provisions of the Maine Freedom of Access Law, 1 M.R.S. §§ 401 through 410, will be available for public


ALONZO WILLIAMS

Dated: 8/11, 2014

By: 
Alonzo Williams

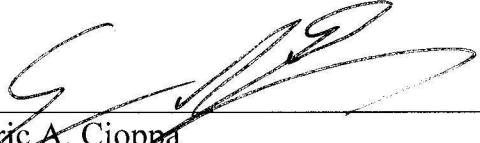
**THE MAINE OFFICE OF THE
ATTORNEY GENERAL**

Dated: 9/17, 2014

By: 
Jonathan R. Bolton
Assistant Attorney General

**THE MAINE SUPERINTENDENT OF
INSURANCE**

Dated: 9/22, 2014

By: 
Eric A. Cioppa
Superintendent of Insurance