

MAY 22 2025

BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

FILED

STATE OF NEBRASKA)	
DEPARTMENT OF INSURANCE,)	FINDINGS OF FACT, CONCLUSIONS
)	OF LAW, RECOMMENDED ORDER,
PETITIONER,)	AND ORDER
)	
VS.)	
)	
LLAMAR WILLIAMS,)	CAUSE NO. A-2483
(NAIC Producer #20474159),)	
)	
)	
RESPONDENT.)	
)	

This matter came up for hearing on May 6, 2025, before Megan VanAusdall, a hearing officer duly appointed by the Director of the Nebraska Department of Insurance. At this hearing, the Nebraska Department of Insurance ("Department") appeared through its counsel, Michael Anderson. Llamar Williams ("Respondent") did not appear and was not represented by counsel. The proceedings were recorded by Shelly Storie, a licensed Notary Public. The Department offered Exhibits 1, 2, and 3 at the hearing, which were received without objection. The Respondent did not offer any exhibits. After the conclusion of evidence, the matter was taken under advisement. The hearing officer makes the following Findings of Fact, Conclusions of Law, and Recommended Order.

FINDINGS OF FACT

1. The Department is the agency of the State of Nebraska charged with licensing insurance producers.

2. Respondent currently holds an active non-resident insurance producer license, with authorization to write in the Accident and Health or Sickness lines of insurance. Respondent's registered business and mailing address with the Nebraska Department of Insurance is 3401 NW 82nd Ave, Suite 104, Doral, Florida 33122-1052, and Respondent's residential address on file is 4736 W Atlantic Blvd, APT 304, Margate, Florida 33063. Respondent's registered personal and business email address is llwilliams@betterwase.com. (Ex 2, Attachment 1)

3. On or about October 4, 2024, the Centers for Medicare and Medicaid (“CMS”) sent a letter to the Petitioner’s Office, specifically to the Licensing Division Administrator, Kevin Schlautman (“Schlautman”), notifying him that the Respondent’s Exchange Agreements with CMS had been terminated for cause, based on allegations of fraud or abusive conduct likely to lead to consumer harm. Schlautman sent this notification letter on the administrator of the Insurance Complaint Division, Barbara Peterson, for further investigation. (Ex 2, Attachment 2)

4. On or about October 17, 2024, the Petitioner’s Office, through employee Barbara Peterson, (“Peterson”), sent a letter to Respondent through regular mail, as well as sending a copy as a digital attachment to an email message addressed to Respondent’s email addresses on file, requesting that he submit a response to the allegations in CMS’s letter. (Ex 1, Attachment 1)

5. Having received no response, Peterson sent a follow-up inquiry letter to Respondent on or about November 7, 2024, again requesting further information. a letter to Respondent through regular mail, requesting that he submit a response to the allegations. (Ex 1, Attachment 2)

6. On or about December 3, 2024, Peterson sent a third inquiry letter, this time by certified United States mail, return receipt requested, to Respondent’s registered residential address, at 4736 W Atlantic Blvd, APT 304, Margate, Florida 33063, requesting that he submit a response to the allegations. (Ex 1, Attachment 3)

7. On or about February 24, 2025, the Petitioner’s Office, through Peterson, received the certified mail return receipt card, signed, affirming delivery. (Ex 1, Attachment 4)

8. On or about April 3, 2025, a Petition and Notice of Hearing were served upon Respondent by Shelly Storie, (“Ms. Storie”), an employee of the Petitioner’s Office, by mailing the same to Respondent’s registered addresses listed above, by certified mail, return receipt requested. These documents were also sent to the Respondent via regular U.S. mail. (Ex. 3)

9. On or about April 14, 2025, the Domestic Return Receipt card associated with the letter addressed to Respondent’s registered residential address in Margate, FL, was returned to the Petitioner’s Office by the United States Postal Service (“USPS”), signed, confirming receipt. As of May 6, 2025, the letter sent to Respondent’s residential address via regular mail has not been returned to the Petitioner’s Office. (Ex. 3, Attachment 1)

10. On or about April 21, 2025, the letter, envelope, and certified return receipt card addresssed to Respondent’s registered business and mailing address, in Delray Beach, Florida, and sent by certified mail, return receipt requested, was returned to the Petitioner’s Office, marked

“RETURN TO SENDER; INSUFFICIENT ADDRESS; UNABLE TO FORWARD.” The letter sent to the same address by regular U.S. mail was returned to the Petitioner’s Office by USPS also on April 21, 2025, marked “RETURN TO SENDER; INSUFFICIENT ADDRESS; UNABLE TO FORWARD.” (Ex. 3, Attachment 2)

11. As of May 6, 2025, the Department has not received a response to the request or a request for any additional time for response to the request. (Ex 1)

CONCLUSIONS OF LAW

1. The Department has broad jurisdiction, control, and discretion over the licensing of insurance producers in the State of Nebraska pursuant to Neb. Rev. Stat. §§ 44-101.01 and 44-4047 et seq.

2. The Department has personal jurisdiction over Respondent.

3. Pursuant to Neb. Rev. Stat. § 44-4059(1), the director may suspend or revoke an insurance producer’s license or may levy an administrative fine for (b) violating any insurance law or violating any rule, regulation, subpoena, or order of the director or of another state’s insurance commissioner or director, or (g) Having admitted or been found to have committed any insurance unfair trade practice, any unfair claims settlement practice, or fraud.

4. Pursuant to Neb. Rev. Stat. § 44-1524(1), It shall be an unfair trade practice in the business of insurance for any insurer to commit any act or practice defined in section 44-1525 if the act or practice (1) is committed flagrantly and in conscious disregard of the Unfair Insurance Trade Practices Act or any rule or regulation adopted pursuant to the act or (2) has been committed with such frequency as to indicate a general business practice to engage in that type of conduct.

5. Pursuant to Neb. Rev. Stat. § 44-1525, Any of the following acts or practices, if committed in violation of section 44-1524, shall be unfair trade practices in the business of insurance:....(11) the director may suspend or revoke an insurance producer’s license or may levy an administrative fine for having admitted or been found to have failed, upon the receipt of a written inquiry from the department to respond to such inquiry or request additional reasonable time to respond, within fifteen working days.

6. Respondent violated Neb. Rev. Stat. §§ 44-4059(1)(b) & (g), as well as 44-1524 pursuant to 44-1525 (11) as a result of the conduct set forth in the Findings of Fact.

DISCUSSION

At the hearing, the Petitioner's Office presented sufficient evidence of proper service of notice of these proceedings upon Respondent, by serving Respondent via certified mail, return receipt requested and regular U.S. mail to the Respondent's registered addresses. The Department also provided a Domestic Return Receipt for the notice filings, which confirmed delivery to the Respondent. Based upon the evidence of record, the Department's service of the petition and notice of hearing upon Respondent at his business, residential, and mailing addresses of record were sufficient and jurisdiction over the actions of the Respondent in this matter has been established.

The uncontested evidence shows that Respondent did not provide any evidence that disputes the finding that he failed to respond adequately to the Department in regard to the written inquiries that were unanswered within 15 working days.

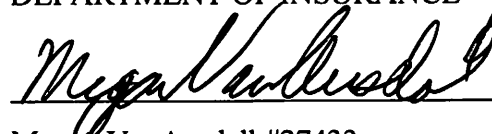
These actions constitute a violation of Neb. Rev. Stat. §§ 44-4059(1)(b) & (g), and 44-1524(1) pursuant to 44-1525(11).

RECOMMENDED ORDER

Based on the Findings of Fact and Conclusions of Law, it is recommended that Respondent's Nebraska non-resident insurance producer license be issued an administrative fine of \$500.00, with the provision that if such fine is not paid within sixty (60) days after the final Order is filed in this matter, the Respondent's license may be suspended without further process. The Nebraska Department of Insurance shall retain jurisdiction of this matter for the purpose of enabling Respondent or the Department of Insurance to make application for such further orders as may be necessary.

Dated this 20th day of May 2025.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE



Megan VanAusdall #27433
Hearing Officer

CERTIFICATE OF ADOPTION

I have reviewed the foregoing Findings of Fact, Conclusions of Law, and Recommended Order and hereby certify that the Recommended Order is adopted as the official and final Order of this Department in the matter of State of Nebraska, Department of Insurance vs. Lllamar Williams (NAIC Producer #20474159), Cause No. A-2483.

Dated this 22 day of May 2025.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE



Eric Dunning
Director of Insurance

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Findings of Fact, Conclusions of Law, Recommended Order, and Order was served upon Respondent by mailing a copy to Respondent's registered residential address at 4736 W Atlantic Blvd, APT 304, Margate, Florida 33063, and to Respondent's business and mailing address at 3401 NW 82nd Ave, Suite 104, Doral, Florida 33122-1052, by certified mail, return receipt requested, and by regular U.S. mail, on this 22nd day of May 2025.

