NEBRASKA DEPARTMENT
OF INSURANCE

JAN 12 2015

FILED

BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

STATE OF NEBRASKA DEPARTMENT OF INSURANCE, PETITIONER, VS. MELISSA A. LARSON (NAIC National Producer # 8551910), RESPONDENT.	)	CONSENT ORDER CAUSE NO. A-2010

In order to resolve this matter, the Nebraska Department of Insurance ("Department"), by and through its attorney, Krystle Ledvina Garcia, and Melissa Larson ("Respondent"), mutually stipulate and agree as follows:

JURISDICTION

1. The Department has jurisdiction over the subject matter and Respondent pursuant to Neb. Rev. Stat. §§ 44-101.01, and 44-4047 to 44-4067 (Reissue 2010).

2. Respondent was licensed as an insurance producer under the laws of Nebraska at all times material hereto.

STIPULATIONS OF FACT

1. The Department initiated this administrative proceeding by filing a petition styled State of Nebraska Department of Insurance vs. Melissa A. Larson (NAIC National Producer #13929075), Cause Number A-2010 on November 18, 2014. A copy of the petition was served upon the Respondent at Respondent's registered business by certified mail, return receipt requested,

and Respondent's home addresses by certified U.S. mail, return receipt requested, and regular U.S. mail.

2. Respondent is alleged to have violated Neb. Rev. Stat. §§ 44-4059(1)(b), 44-4059(1)(f), 44-4059(1)(h) and 44-4065(3) (Reissue 2010) as follows:

   a. In 2006, Respondent began working as a manager at Ansley Agency ("Agency"). Respondent received a salary, profit split, and reimbursement for expenses. Expenses were to be reimbursed via check from the Agency's operating account as no credit cards were issued to the Agency.
   b. On or about September 30, 2011, Charles Starr, the Division Chief and Law Enforcement Officer with the Nebraska Department of Insurance Fraud Prevention Division ("Fraud Division"), received information from Jeremy Shiers, a Financial Officer with Security State Bank, concerning several specific electronic transactions from the Agency's account at the Bank. Specifically, Shiers was concerned about several credit card payments made from the Agency's operating account.
   c. The Fraud Division conducted an investigation into the activities of the Agency and determined that numerous credit card payments were made from the Agency's account. The investigation determined that the following unauthorized payments were made from the Agency's operating account for personal credit cards issued to Respondent:
      i. A total of $3,066.76 was paid to American Express.
      ii. A total of $12,883.53 was paid to Bank of America.
      iii. A total of $8,946.58 was paid to Citi Card.
      iv. A total of $2,537.57 was paid to Discover.
   d. The investigation also determined that a total of $504.50 was withdrawn from an ATM at Ameristar Casino.
   e. The total amount of unauthorized expenditures from the Agency's account was $27,938.94.
   f. On or about April 28, 2014, the Respondent was arraigned in the County Court of Custer County, Nebraska for five counts of Theft Unlawful Taking for Case CR 14-62.
   g. On or about November 3, 2014, Respondent was sentenced for the crime of Theft Unlawful Taking, a Class I Misdemeanor. Respondent was ordered to pay a $300 fine and court costs.
   h. Respondent failed to report this criminal action within 30 days of arraignment to the Department as required.

3. Respondent was informed of her right to a public hearing. Respondent waives that right and enters into this Consent Order freely and voluntarily. Respondent understands and

acknowledges that by waiving her right to a public hearing, Respondent also waives her right to confrontation of witnesses, production of evidence, and judicial review.

4. Respondent admits the allegations stated in Paragraph 2.

CONCLUSIONS OF LAW

Respondent's conduct as alleged above constitutes violations of Neb. Rev. Stat. §§ 44-4059(1)(b), 44-4059(1)(f), 44-4059(1)(h) and 44-4065(3) (Reissue 2010).

CONSENT ORDER

It is therefore ordered by the Director of Insurance and agreed by Respondent, Melissa A. Larson, that Respondent's insurance producer license shall be immediately revoked. Additionally, Respondent is required to return her license to the Department of Insurance within ten (10) business days from the date the Director of the Department of Insurance affixes his signature to this document and approves this consent agreement.

In witness of their intention to be bound by this Consent Order, each party has executed this document by subscribing her signature below.

Krystle Ledvina Garcia, #23947
Attorney for Petitioner
941 "O" Street, Suite 400
Lincoln, NE 68508
(402) 471-2201

12/19/14
Date

Melissa A. Larson
Respondent

1-8-15
Date

State of Nebraska)
County of Custer) ss.
)

On this 8 day of January, 2015, Melissa A. Larson personally appeared before me and read this Consent Order, executed the same, and acknowledged the same to be her voluntary act and deed.

GENERAL NOTARY - State of Nebraska
MICHAEL S. BORDERS
My Comm. Exp. November 18, 2016

Notary Public

CERTIFICATE OF ADOPTION

I hereby certify that the foregoing Consent Order is adopted as the Final Order of the Nebraska Department of Insurance in the matter of State of Nebraska Department of Insurance v. Melissa A. Larson (NAIC National Producer Number 8551910), Cause No. A-2010.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE

Bruce R. Ramge
Bruce Ramge
Director of Insurance

1-12-2015
Date

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Consent Order was served upon Respondent by mailing a copy to the business address of Respondent's counsel at Mike Borders, P.O. Box 133, Broken Bow, NE 68822, by certified mail, return receipt requested and by regular US mail, on this 13th day of ~~December~~ January, 2015.

Brandis G Counsel