



LOUISIANA DEPARTMENT OF INSURANCE

JAMES J. DONELON
COMMISSIONER

CEASE AND DESIST ORDER,
SUMMARY SUSPENSION
AND
NOTICE OF REVOCATION
PRODUCER LICENSE #575583

September 22, 2020

TO: Valerie M. Muse
3111 Ryan St.
Lake Charles, LA 70601

Sent by certified mail:
Article# 7019 2280 0001 1504 4390

TO: Valerie M. Muse
2406 Claude Hebert Rd.
Lake Charles, LA 70615

Article# 7019 2280 0001 1504 4383

Via Email: vmuse@insuranceunlimited.com

WHEREAS, IT HAS COME TO MY ATTENTION, as Commissioner of Insurance (Commissioner) of the Louisiana Department of Insurance (LDI), that Valerie M. Muse, a person licensed to do business in Louisiana, has violated certain provisions of the Louisiana Insurance Code, Title 22, La. R.S. 22:1 et seq. As used hereinafter, "you" and "your" refer to Valerie M. Muse.

Accordingly, pursuant to the authority vested in me as Commissioner, I issue this Cease and Desist Order and Summary Suspension.

LAW

La. R.S. 22:2 provides in pertinent part:

§ 2. Insurance regulated in the public interest

- A. (1) Insurance is an industry affected with the public interest and it is the purpose of this Code to regulate that industry in all its phases. ...It shall be the duty of the commissioner of insurance to administer the provisions of this Code.

Pursuant to La. R.S. 22:18, the Commissioner is authorized to order any insurer, person, or entity to cease and desist any such action that violates any provision of the Louisiana Insurance Code as listed in Title 22 of the Louisiana Revised Statutes. Pursuant to La. R.S. 22:1554(A) the Commissioner may suspend or revoke an insurance producer license for certain violations of Title 22.

La. R.S. 22:1554 provides in pertinent part:

§ 1554. License denial, nonrenewal, or revocation

A. The commissioner of insurance may place on probation, suspend, revoke, or refuse to issue, renew, or reinstate an insurance producer license, or may levy a fine not to exceed five hundred dollars for each violation . . .for any one or more of the following causes:

(3) The failure to account for or remit any premiums, monies, or properties belonging to another which come into the possession of the applicant in the course of doing insurance business, or improperly withholding, misappropriating, converting, or failing to timely remit any premiums, monies, or properties received in the course of doing insurance business, whether such premiums, monies, or properties belonging to policyholders, insurers, beneficiaries, claimants, or others.

(4) Using fraudulent, coercive, or dishonest practices or misrepresentation, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business such as might endanger the public.

La. R.S. 22:1923 provides in pertinent part:

§ 1923. Definitions

(2) "Fraudulent insurance act" shall include but not be limited to acts or omissions committed by any person who, knowingly and with intent to defraud:

(a) Presents, causes to be presented, or prepares with knowledge or belief that it will be presented to or by an insurer, reinsurer, purported insurer or reinsurer, producer, or any agent thereof, any oral or written statement which he knows to contain materially false information as part of, or in support of, or denial of, or concerning any fact material to or conceals any information concerning any fact material to the following:

(iv) Premiums paid on any insurance policy.

(h) Manufactures, sells, distributes, presents, or causes to be presented a fraudulent proof of insurance card or document.

The Louisiana Insurance Code, Title 22, La. R.S. 22:1 et seq., authorizes the Commissioner to investigate the affairs and professional conduct of every person engaged in the business of insurance to determine whether such person has been or is engaged in any unfair or deceptive act or practice prohibited by the Louisiana Insurance Code. It is determined that Valerie M. Muse has committed the violations of the Louisiana Insurance Code as listed above.

FACTS

Based on information on file with the department you have demonstrated conduct that violates provisions of Title 22.

You are a licensed producer in the State of Louisiana (License No. 575583). You are employed with Insurance Unlimited of La, LLC (License #65744) a producer agency in Lake Charles, Louisiana.

On August 27, 2020, Hurricane Laura hit the Louisiana coast and caused damage to the Lake Charles area as it passed through the state. On September 1, 2020 you confessed to your employer that you had taken client premium and issued altered certificates of insurance to your clients for the previous twelve months.

On September 9, 2020 you were arrested by Calcasieu Sherriff's Office and are currently in custody for charges related to this activity.

VIOLATIONS

The Commissioner, based on the facts presented above, has determined you have violated Title 22 of the Louisiana Insurance Code in a such a manner as to be a danger to the public, specifically, those acts are violations of the following as defined in La. R.S. 22:1554(A)(3),(4) and (6), La. R.S. 22:1923(2)(a)(iv) and (h), and La. R.S. 22:1964(12) and (13).

COMMISSIONER'S ACTION

CEASE AND DESIST ORDER

In accordance with La. R.S. 49:961(C) and La. R.S. 22:1969, you are ordered to CEASE AND DESIST immediately from acting as or holding yourself out to be an insurance producer in the state of Louisiana.

SUMMARY SUSPENSION OF PRODUCER LICENSE

It is the finding of the Commissioner that you have committed these violations of the Louisiana Insurance Code as detailed above. It is also the finding of the Commissioner that, pursuant to La. R.S. 49:961(C), the public health, safety or welfare imperatively requires emergency action due to the aforementioned violations. Therefore, pursuant to the authority of the Commissioner found in La. R.S. 22:1554(A), and La. R.S. 22:1969 your producer license, number 575583, is SUSPENDED, effective immediately.

NOTICE OF APPEAL RIGHTS

The above action may be considered a regulatory action, and you are responsible for reporting and disclosing this action to other states, agencies, and/or parties. In addition, you are responsible for disclosing such action on or in connection with any license application or renewal.

You have the right to appeal this Cease and Desist Order, Notice of Summary Suspension and Revocation Notice to be granted an administrative hearing before the Division of Administrative Law. Be advised that

this constitutes an administrative action and that it will be reported to the National Insurance Producer Registry. You may need to report this administrative action to other states in which you hold an active license. Contact that state's insurance department if you are unsure of their requirements.

Pursuant to La. R.S. 22:2191(A)(2) any person aggrieved by an act of the Commissioner may request a hearing within thirty days of receipt of notice of such act. You must make a written demand for an appeal within thirty (30) days from the date of this notice. Failure to file a written demand for an appeal within thirty (30) days from the date of this notice will preclude your right to an administrative hearing. Pursuant to La. R.S. 22:2191(B), your written demand for an appeal (1) shall reference the particular sections of the statutes and rules involved; (2) shall provide a short and plain statement of the matters asserted for review; and (3) shall attach a copy of the order or decision that you are appealing. Your written demand for an appeal shall be filed with the Louisiana Department of Insurance at the address below:

Louisiana Department of Insurance
Attn: Liz Butler, Executive Counsel
P. O. Box 94214
Baton Rouge, LA 70804-9214


Telephone: (225) 342-4673
Fax: (225) 342-1632

File in Person at:
1702 N. Third Street
Baton Rouge, LA 70802

Signed in Baton Rouge, Louisiana this September 22, 2020,

JAMES J. DONELON
COMMISSIONER OF INSURANCE
LOUISIANA DEPARTMENT OF INSURANCE

BY: _____

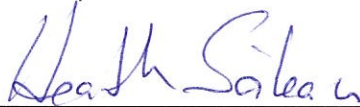

Matthew Stewart
Deputy Commissioner
Divisions of Fraud & Enforcement
Telephone: (225) 219-5819

CERTIFICATE OF SERVICE

Article # 7019 2280 0001 1504 4390

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I hereby certify that I have served this Cease and Desist Order, Summary Suspension and Notice of Revocation upon Valerie M. Muse via the U. S. Postal Service return receipt requested, this 22nd day of September 2020.

A handwritten signature in blue ink that reads "Heath Soileau". The signature is written in a cursive style with a horizontal line underneath the name.

Heath Soileau, Compliance Investigator