

BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF)
) CONSENT ORDER
KELLY D. CROUCH)
) DIVISION FILE NO.: 75964

Now comes the Iowa Insurance Division (“Division”), pursuant to the Iowa Code Chapter 522B. Kelly D. Crouch, (“Crouch”) hereby agrees and consents to the entry of this Consent Order.

Legal Authority and Jurisdiction

1. Kelly D. Crouch (“Crouch”) is an individual with last known residential mailing address of 56585 250th Street, Glenwood, IA.
2. Crouch is a licensed insurance producer in the state of Iowa; her national producer number is 6855803.
3. The Commissioner of Insurance, Susan E. Voss, enforces Iowa Code Chapter 522B – the Licensing of Insurance Producers Act.
4. Crouch has engaged in acts or practices within the state of Iowa constituting violations of Iowa Code Chapters 522B. The Insurance Commissioner is authorized to issue an order directed to any person requiring the person to cease and desist from engaging in such acts or practices or take other affirmative action as in her judgment is necessary to comply with the requirements of Iowa Code Chapter 522B pursuant to Iowa Code § 522B.17 (2011). Crouch admits that the Division has jurisdiction in this matter pursuant to Iowa Code Chapter 522B.

Factual Background

5. Between March 2011 and June 2011, Crouch accepted cash payments totaling \$832.00 from a client representing premium payments for multiple policies.
6. The insurance company at issue had specific rules governing money procedures requiring the immediate transmittal of all money received.

7. Crouch failed to properly forward the client's premium payments to the insurance company home office resulting in the cancellation of the client's policies for non-payment.

8. Following inquiry from the insurance company, Crouch ultimately forwarded the entire \$832.00 sum to the insurance company and resigned from her appointment.

Violations

Count 1

9. Paragraphs 1 – 8 are incorporated herein by reference.

10. Crouch has demonstrated incompetence in the conduct of business in violation of Iowa Code § 522B.11(h) by failing to adhere to company rules governing the proper and timely handling of client funds.

ORDER

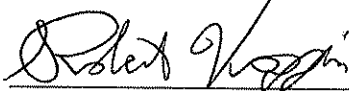
WHEREFORE, IT IS HEREBY ORDERED pursuant to the powers granted to the Commissioner of Insurance by Iowa Code §§ 522B.17 (2011) as follows:

A. Crouch shall Cease and Desist from violating Iowa Code Chapter 522B and its rules for the acts described above or any other insurance statues or rules in the state of Iowa.

B. Crouch shall pay a civil penalty of \$500 to the Division upon signing of this Order. A check made payable to the Iowa Insurance Division should be remitted to the Iowa Insurance Division, 330 Maple Street, Des Moines, IA 50319.

Dated this 19th day of April, 2012.

Iowa Insurance Division



by ROBERT KOPPIN
Enforcement Bureau Chief

CONSENT TO ORDER


I, Kelly D. Crouch, have read, understood, and do knowingly consent to the entry of this Consent Order in its entirety. By executing this consent, I understand that I am waiving my rights to a hearing, to confront and cross-examine witnesses, to produce evidence, and to judicial review. I also understand that this Order is considered final administrative action that shall be reported by the Division to the National Association of Insurance Commissioners and to all insurance companies with which I am actively appointed. I also understand that this Order is a public record under Iowa Code Chapter 22 (2011). I also understand that the information contained in the Order will be posted to the Division's web site and a notation will be made to the publicly available web site record that administrative action has been taken against me.

Dated this 9 day of APRIL, 2012.

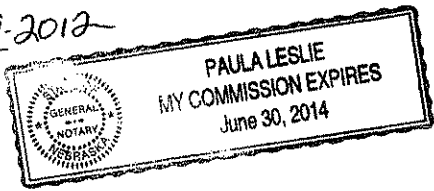


Kelly D. Crouch

Subscribed and sworn before me on this 9 day of APRIL, 2012.

 4-9-2012

Notary Public for the state of Iowa



Copies to:

Kelly D. Crouch
56585 250th Street
Glenwood, IA 51534

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