

FILED

SEP 25 2014

COMMISSION OF INSURANCE
INSURANCE DIVISION OF IOWA

BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF)	ORDER AND CONSENT TO ORDER
)	
REBEKAH N. CHRIST)	
)	
NATIONAL PRODUCER # 6855353)	DIVISION FILE NO.: 82185

The Iowa Insurance Division ("Division") pursuant to the provisions of the Iowa Trade Practices - Iowa Code Chapter 507B and the Iowa Licensing of Insurance Producers Act – Iowa Code Chapter 522B has sought the entry of this Order.

PARTIES AND JURISDICTION

1. The Commissioner of Insurance, Nick Gerhart, enforces the Iowa Trade Practices, Iowa Code Chapter 507B, and Iowa Licensing of Insurance Producers Act, Iowa Code Chapter 522B, pursuant to Iowa Code § 505.8 (2013).
2. Rebekah N. Christ ("Christ") is an individual with a last known mailing address of 1684 570th Street, Storm, Lake IA 50588.
3. Christ is a licensed insurance producer in the state of Iowa.

FACTUAL ALLEGATIONS

4. Christ's appointment with American Family Life Assurance Company ("AFLAC") was suspended for sixty (60) days and her commissions charged back for placing six (6) ineligible policyholders on various employer groups and making false certifications on policy applications.
5. Christ placed six (6) non-employees on employer's plans for the purpose of obtaining lower insurance premiums for the non-employee client and to reduce the health information required on the insurance applications. To further this objective, Christ had spouses sign the applications for their non-employee spouses. Christ would certify on applications that she

personally saw the proposed insured sign the application and that all answers on the applications were correct when this was not an accurate statement.

STIPULATIONS

6. Jurisdiction. Christ consents to the entry of this Order and admits that the Iowa Insurance Division has personal jurisdiction over her and has subject matter jurisdiction over this matter.
7. Censure. Christ agrees to censure of her insurance producer license in the state of Iowa based on the allegations made in this Order.
8. Cease and Desist. Christ agrees to cease and desist violating Iowa Code Chapters 507B and 522B and their rules based on the allegations made in this Order.
9. Civil Penalty. Christ agrees to a civil penalty of \$500 payable upon the signing of this Order.

ORDER

WHEREFORE, IT IS ORDERED pursuant to the powers granted to the Commissioner of Insurance by Iowa Code Chapters 507B and 522B that:


1. Christ is hereby censured.
2. Christ shall cease and desist from future violations of Iowa Code Chapters 507B and 522B and their rules.
3. Christ shall pay a civil penalty of \$500 to the Division contemporaneous with the issuance of this Order. The check shall be made payable to the Iowa Insurance Division and remitted along with the signed Consent to Order to the Iowa Insurance Division, Two Ruan Center, 601 Locust Street, 4th Floor, Des Moines, IA 50309 with attention to John Leonhart, Enforcement Attorney.
4. Nothing contained in this Order shall in any way limit the Division to institute

administrative or legal action against Christ for any past conduct or future activity in violation of Iowa laws and regulations.

Dated this 25 day of September, 2014.



NICK GERHART
Iowa Insurance Commissioner



JOHN LEONHART
Enforcement Attorney

CONSENT TO ORDER

I, Rebekah N. Christ, have read, understood, and do knowingly consent to this 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 (2013), that will be disclosed to other state regulatory authorities, upon request, pursuant to Iowa Code § 505.8(8)(d) (2013). 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 16th day of September, 2014.

Rebekah N. Christ
Rebekah N. Christ

Rebekah N. Christ
Printed Name

1684 570th St Storm Lake, IA 50588
Address of Signatory

Subscribed and sworn before me by Rebekah N. Christ on this 16th day of September, 2014.

Tina Larson
Notary Public for the State of Iowa

