

BEFORE THE IOWA INSURANCE COMMISSIONER

---

IN THE MATTER OF	)	ORDER AND CONSENT TO ORDER
BRITNEY J. GOODDING	)	
NATIONAL PRODUCER # 8706826	)	DIVISION FILE NO.: 84719

---

The Iowa Insurance Division ("Division") pursuant to the provisions of 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 Licensing of Insurance Producers Act, Iowa Code Chapter 522B, pursuant to Iowa Code § 505.8 (2013).
2. Britney J. Goodding ("Goodding") is an individual with a last known mailing address of 1716 S 16<sup>th</sup> Avenue, Eldridge, IA 55748-1801.
3. Goodding is a licensed insurance producer in the state of Iowa.

**FACTUAL ALLEGATIONS**

4. Goodding's appointment with American Family Life Assurance Company ("AFLAC") was suspended for sixty (60) days as Goodding had submitted a reactivation request on a life policy for a deceased policyholder.
5. Goodding submitted a letter to AFLAC on July 22, 2013, requesting the reactivation of a life policy for a policyholder that was accompanied with a check written by the mother of the policyholder. Goodding knew at this time that the policyholder had deceased on June 28, 2013. Goodding indicates that she did this at the request of the policyholder's mother as the mother had contacted her to see if anything could be done as the policy has just lapsed for insufficient funds during the policyholder's last bank draft.

**VIOLATION OF IOWA INSURANCE LAWS AND REGULATIONS  
FRAUDULENT OR DISHONEST PRACTICES AND UNTRUSTWORTHINESS IN CONDUCT  
OF INSURANCE BUSINESS**

6. The Division re-alleges and incorporates by reference paragraphs 1-5 above as if fully set forth therein.
7. Goodding demonstrated untrustworthiness in the conduct of the business of insurance in violation of Iowa Code § 522B.11(1)(h) (2013).
8. The violation of Iowa Code Chapter 522B and applicable rules is grounds for revocation, suspension, censure and imposition of a civil penalty and order requiring such person to cease and desist from the acts, methods or practices pursuant to Iowa Code §§ 522B.11 and 522B.17 (2013).

**STIPULATIONS**

9. Jurisdiction. Goodding 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.
10. Censure. Goodding agrees to the censure of her insurance producer license in the state of Iowa based on the allegations made in this Order.
11. Cease and Desist. Goodding agrees to cease and desist violating Iowa Code Chapter 522B and its rules based on the allegations made in this Order.
12. Probation. Goodding agrees to a period of two (2) years probation with the Division.
13. Civil Penalty. Goodding agrees to a civil penalty of \$1500 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 Chapter 522B that:

1. Goodding is hereby censured.
2. Goodding shall cease and desist from future violations of Iowa Code Chapter 522B and its rules.
3. Goodding shall serve a period of two (2) years probation with the Division
4. Goodding shall pay a civil penalty of \$1500 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, 4<sup>th</sup> Floor, Des Moines, IA 50309 with attention to John Leonhart, Enforcement Attorney.
5. Nothing contained in this Order shall in any way limit the Division to institute administrative or legal action against Goodding for any past conduct or future activity in violation of Iowa laws and regulations.

Dated this 30 day of December, 2014.

  
\_\_\_\_\_  
NICK GERHART  
Iowa Insurance Commissioner

  
\_\_\_\_\_  
JOHN LEONHART  
Enforcement Attorney

**CONSENT TO ORDER**

I, Britney J. Goodding, 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.

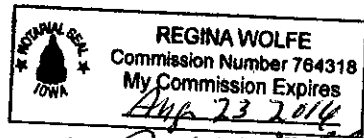
Dated this 12 day of December, 2014.

Britney J Goodding  
Britney J. Goodding

Britney J Goodding  
Printed Name

\_\_\_\_\_  
Address of Signatory

Subscribed and sworn before me by Britney J. Goodding on this 12 day of December, 2014.



[Signature]  
Notary Public for the State of Iowa