

BEFORE THE IOWA INSURANCE COMMISSIONER

---

IN THE MATTER OF	)	
	)	Division Case No. 102146
	)	
CHRISTINE A. WILSON	)	<b>ORDER AND</b>
NPN 6860959,	)	<b>CONSENT TO ORDER</b>
DOB 09/10/XXXX,	)	
	)	
Respondent.	)	

---

**NOW THEREFORE**, upon motion of the Iowa Insurance Division (“Division”) and by the consent of Respondent Christine A. Wilson, pursuant to the provisions of Iowa Code Chapter 507B—Insurance Trade Practices and Iowa Code Chapter 522B—Licensing of Insurance Producers, the Commissioner enters the following Order and Consent to Order (“Consent Order”):

**I. PARTIES AND JURISDICTION**

1. The Commissioner of Insurance, Douglas M. Ommen, directly and through his designees, administers and enforces Iowa Code Chapter 507B—Insurance Trade Practices, Iowa Code Chapter 522B—Licensing of Insurance Producers, and Iowa Administrative Code Chapter 15—Unfair Trade Practices pursuant to Iowa Code § 505.8.
2. Christine A. Wilson (“Wilson”) is an individual with a last-known residence address of 2719 – 635<sup>th</sup> Ave., Moravia, Iowa 52571.
3. Respondent is and has been licensed in the state of Iowa as a resident insurance producer since February 28, 1996. She is licensed under National Producer Number 6860959.
4. Pursuant to Iowa Code § 505.28, Respondent has consented to the jurisdiction of the Commissioner of Insurance by committing acts governed by chapter 522B.
5. From on or about November 2018 to present, Respondent engaged in acts and practices within the state of Iowa constituting cause for probation, suspension, or revocation of her

insurance producer license; cease and desist orders; restitution; and civil penalties or other relief under Iowa Code Chapters 505, 507B, 522B, and rules adopted pursuant to these chapters.

## II. FINDINGS OF FACT

6. Wilson applied for an insurance producer license with the Division and the Division issued Respondent a license as an insurance producer on February 28, 1996 and assigned to her National Producer Number 6860959.
7. Wilson renewed her resident insurance producer license with the Division on October 1, 2016 by submitting an application for renewal through the National Insurer Producer Registry. In this renewal application, Respondent designated the Commissioner as an agent for service of process.
8. Consumer Mr. H filed a claim with Company A with an October 21, 2018 loss date.
9. Mr. H had a salvage title for vehicle.
10. Mr. H contacted Wilson regarding the high deductible he had the automotive claim with Company A.
11. After the date of loss, Wilson submitted an application for a new policy for Mr. H with Company B for a different vehicle than the one involved in the claim, as Company B would not accept vehicles with a salvage title.
12. Wilson then updated the policy to switch coverage to the salvaged vehicle and backdated the coverage to before the actual claim date.
13. Wilson filed a claim with Company B claiming a loss date of October 27, 2018.

### III. CONCLUSIONS OF LAW

#### COUNT I

#### **Using Fraudulent, Coercive, or Dishonest Practices, or Demonstrating Incompetence Untrustworthiness**

14. The Division re-alleges and incorporates by reference paragraphs 1-13 above as though fully set forth herein.

15. Under Iowa Code § 522B.11(1)(h), a license may be subject to probation, suspension, or revocation and civil penalties may be levied, as provided in Iowa Code § 522B.17, for using fraudulent, coercive, or dishonest practices or demonstrating incompetence or untrustworthiness.

16. Wilson wrote an insurance policy for a placeholder vehicle with the intent to switch coverage to a vehicle which had already been subject to a claim, backdated the policy to attempt to provide coverage for an existing loss, and submitted a false date for the loss.

17. Wilson's acts and practices have been in violation of Iowa Code § 522B.11(1)(h) subjecting Wilson to probation, suspension, or revocation of Wilson's insurance producer license, the imposition of a civil penalty, an order requiring Wilson to cease and desist from engaging in such acts or practices, the imposition of costs of the investigation and prosecution of the matter, and any other corrective action the Commissioner deems necessary and appropriate pursuant to Iowa Code §§ 522B.11, 522B.17, and 505.8.

#### **IV. ORDER**

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

- A. Christine Wilson's Iowa resident insurance producer license is suspended for three months, effective June 21 through September 22, pursuant to Iowa Code §§ 522B.11 and 507B.7;

- B. Christine Wilson, pursuant to Iowa Code §§ 522B.17 and 507B.7, shall immediately cease and desist from engaging in the acts or practices found herein;
- C. Christine Wilson shall, contemporaneously with this Consent Order, pay a civil penalty in the amount of \$500.00, made payable to the Iowa Insurance Division, to be credited to the Iowa Enforcement Fund, to provide funds for insurance enforcement and education pursuant to Iowa Code §§ 505.8, 522B.11, 522B.17, and 507B.7; and
- D. Christine Wilson shall contemporaneously with this Consent Order pay the amount of \$250.00 for costs of investigation and prosecution pursuant to Iowa Code § 505.8. Payment shall be made payable to the Iowa Insurance Division, to be credited to the Iowa Enforcement Fund to provide funds for insurance enforcement and education.
- E. These orders may be enforced under Iowa Code Chapters 507B and 522B, including but not limited to Iowa Code §§ 507B.8 and 522B.17(3), and additionally, by any collection remedies available to the State of Iowa Department of Revenue for unpaid penalties and other ordered monetary amounts.

SO ORDERED on the 13<sup>th</sup> day of June, 2019.



DOUGLAS M. OMMEN  
Iowa Insurance Commissioner

Respectfully submitted,



TRACY SWALWELL  
Compliance Attorney  
Two Ruan Center  
601 Locust St., 4<sup>th</sup> Floor  
Des Moines, IA 50309  
Tracy.Swalwell@iid.iowa.gov

(515) 725-1249  
Attorney for Iowa Insurance Division

Copy by email to:  
Christine Wilson  
2719 – 635<sup>th</sup> Ave.  
Moravia, IA 52571  
**Respondent**

CERTIFICATE OF SERVICE

The undersigned certifies that the foregoing instrument was served upon all parties to the above cause, or their attorney, at their respective addresses disclosed on the pleadings on June 13, 2019.

By:  First Class Mail ( ) Personal Service  
( ) Restricted certified mail, return receipt ( ) Email, by consent  
( ) Certified mail, return receipt ( ) \_\_\_\_\_

Signature:   
Tammi Green

**NOTICE OF PENALTIES FOR WILLFUL VIOLATION OF THIS ORDER**

**YOU ARE NOTIFIED** that acting as an insurance producer, as defined in Iowa Code Chapter 522B, in violation of this Order, is a felony under Iowa Code § 507A.10, subjecting you to punishment of imprisonment, jail, fines, or any combination of custody and fines.

**YOU ARE ALSO NOTIFIED** that if you violate this Order, you may be subject to administrative and civil penalties pursuant to Iowa Code § 522B.17(3). The Commissioner may petition the district court to hold a hearing to enforce the order as certified by the Commissioner. The district court may assess a civil penalty against you in an amount not less than three thousand dollars but not greater than ten thousand dollars for each violation, and may issue further orders as it deems appropriate.

**NOTICE REGARDING REINSTATEMENT**

Upon entry of this Order, your insurance producer license will become inactive due to suspension. While your license is inactive, you are prohibited from conducting the business of

insurance. Your license will not be active until the Division makes the determination to reinstate your insurance producer license by order pursuant to Iowa Administrative Code 191—10.10.

Reinstatement of your insurance producer license is subject to the discretion of the Commissioner. Additionally, it will not be granted unless and until you have complied with the terms of this Order, made the appropriate Application for Reinstatement with the Division, and paid all applicable fees. If applicable, you may also be required to apply for licensure through the National Insurance Producer Registry (NIPR) and pay all applicable fees.

### **NOTICE OF FINAL ORDER IMPACT**

A final order of license probation, suspension, or revocation or a cease and desist order may adversely affect other existing business or professional licenses and may result in license revocation or disciplinary action.

A final order in an administrative action does not resolve any potential criminal or civil violations or causes of action that might arise from the same or similar conduct that is the subject of this this order. It may result in criminal law enforcement authorities, including the fraud bureau of the Iowa Insurance Division, pursuing a criminal investigation or prosecution of potential criminal law violations.

**CONSENT TO ORDER AND AGREEMENT**

I, Christine Wilson, Respondent in this matter, 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.

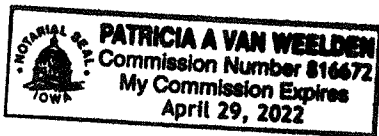
I further understand that this Order is considered a final administrative action that may be reported by the Division to the National Association of Insurance Commissioners and to other regulatory agencies. I also understand that this Order is a public record under Iowa Code Chapter 22, which will be disclosed to other state regulatory authorities, upon request, pursuant to Iowa Code § 505.8(8)(d). I also understand that this Order will be posted to the Division's website and a notation will be made to the publicly available website record that administrative action has been taken against me.

6-7-19  
Date

Christine Wilson  
Christine Wilson, Respondent

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

Subscribed and sworn before me by Christine Wilson on this 7 day of June, 2019.



Patricia A Van Weelden  
Notary Public for the State of Iowa