



BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF)	Division Case No. 102146
)	
CHRISTINE A. WILSON,)	ORDER DENYING LICENSE
NPN 6860959,)	REINSTATEMENT AFTER
DOB 09/10/XXXX,)	SUSPENSION
Applicant.)	

Pursuant to Iowa Code Chapter 522B—Licensing of Insurance Producers and Iowa Administrative Code rule 191—10.10, this matter comes before the Commissioner of Insurance upon an application by Christine A. Wilson for the reinstatement of her Iowa insurance producer license.

I. PARTIES AND JURISDICTION

1. The Commissioner of Insurance, Douglas M. Ommen, directly and through his designees, administers and enforces the provisions of Iowa Code Chapter 522B—Licensing of Insurance Producers and Iowa Administrative Code Chapter 10—Insurance Producer Licenses and Limited Licenses, pursuant to Iowa Code § 505.8.

2. Christine A. Wilson (“Applicant”) is an individual with a last known mailing address of 2719 635th Avenue Moravia, IA 52571 and a National Producer Number of 6860959.

3. Applicant filed an application with the Iowa Insurance Division (“Division”) for reinstatement of her suspended Iowa insurance producer license on September 24, 2019.

4. The Commissioner is authorized to issue this Order pursuant to Iowa Administrative Code rule 191—10.10.

II. FINDINGS OF FACT

5. Applicant is and has been licensed as a resident insurance producer in the state of Iowa since February 28, 1996. Applicant’s insurance producer license expired on September 30,

2019. Her license was suspended by a consent order entered between the Applicant and the Division on June 13, 2019 (“Consent Order”).

6. Per the terms of the Consent Order, Applicant’s license was suspended for three months effective June 21, 2019 to September 22, 2019, was ordered to pay a civil penalty in the amount of \$500.00, and was ordered to pay costs of the investigation and prosecution in the amount of \$250.00.

7. On June 10, 2019, the Division received Applicant’s payment of the ordered civil penalty and costs.

8. The suspension period has now passed.

9. Applicant submitted an Iowa insurance producer application for reinstatement (“Reinstatement Application”) dated September 18, 2019, and it was received by the Division on September 24, 2019.

10. The Division’s Producer Licensing Bureau conducted an investigation into Applicant’s criminal record during her period of suspension and found that the Applicant has pending felony insurance fraud charges in case number FECR060955 in Monroe County, Iowa. (Attached at Exhibit A) On July 11, 2019, the Iowa Insurance Fraud Bureau filed two felony charges of Insurance Fraud against Applicant in Monroe County, Iowa.

11. The pending charges were not explained or even referenced in her Iowa Insurance Producer Application for Reinstatement that the Division received on September 24, 2019.

12. Applicant is scheduled for a pretrial conference on December 6, 2019 in Monroe County, Iowa.

III. CONCLUSIONS OF LAW

13. Iowa Administrative Code rule 191—10.10(2)(a) states that a producer whose license has been suspended by order may apply to the Commissioner for reinstatement of his or her license by filing an application for reinstatement. The applicant shall initiate the proceedings for reinstatement by filing an application for reinstatement with the Commissioner.

14. Iowa Administrative Code rule 191—10.10(2)(b) states that applications for reinstatement must allege facts sufficient to enable the Commissioner to establish that the basis of the suspension no longer exists.

15. Applicant has filed the application for reinstatement required by Iowa Administrative Code rule 191—10.10(2)(a).

16. During her suspension on July 11, 2019, the Iowa Insurance Fraud Bureau filed two felony charges of Insurance Fraud against Applicant in Monroe County, Iowa.

17. These felony charges were not explained or even referenced in her Iowa Insurance Producer Application for Reinstatement that the Division received on September 24, 2019.

18. Applicant's submission of the application without referencing the pending felony insurance fraud charges shows a lack of candor to the Division.

19. Until her criminal charges are adjudicated, the Division cannot determine if the basis for suspension of the applicant's license no longer exists.

20. Applicant has complied with the terms of her consent order filed on June 13, 2019 that required payment of a civil penalty, payment of investigative costs, and her three month suspension has elapsed, but she has failed to meet her burden of establishing that the basis for the suspension no longer exists. It is not in the public interest for the application for reinstatement to be granted to Applicant due to pending felony insurance fraud charges.

IV. ORDER

IT IS THEREFORE ORDERED that:

A. Applicant's Reinstatement Application is denied; an

B. Applicant's license shall remain inactive and Applicant shall remain prohibited

from conducting the business of insurance.

IT IS FURTHER ORDERED that, pursuant to Iowa Code § 505.8(10), the one hundred dollar (\$100) check Applicant submitted will be returned. Upon the adjudication of Applicant's felony prosecution, she may resubmit the appropriate application and administrative fee for licensure to the Division.

Dated this 31st day of October, 2019.

COMMISSIONER OF INSURANCE



Douglas M. Ommen
Commissioner of Insurance

Submitted by:



Lanny Zieman
Iowa Insurance Division
Compliance Attorney
lanny.zieman@iid.iowa.gov
(515) 281-8160

10/31/2019
Date

CERTIFICATE OF SERVICE

County of Polk)
) ss
State of Iowa)

The undersigned affiant certifies under penalty of perjury that she has entered the above order into the records of the Iowa Commissioner of Insurance and on the 31st day of October, 2019, the foregoing order was delivered to the United States Postal Service, postage prepaid, for first class mail to:

Christine Wilson
2719 – 635th Ave.
Moravia, IA 52571

I further certify that the foregoing order was sent by email to:
christine@crawfordiowa.com.



Hilary Foster
Iowa Insurance Division

From: Wayne Lacher, Compliance Officer II, Producer Licensing
To: Enforcement

RE: Christine Wilson Reinstatement Application

Producer Licensing has reviewed the application for reinstatement submitted by Christine Wilson (the Applicant) dated 9-18-2019.

As the Applicant is currently charged with Insurance Fraud-Presenting False Information in violation of Iowa Code section 507E.3(2)(a) and Insurance Fraud-Application Submission in violation of Iowa Code section 507E.3(2)(c), I would recommend that the application be denied as Applicant has failed to prove that the basis for the suspension no longer exists and that it would be in the public interest for her application to be granted.

Charges, Dispositions, Sentences
Title: STATE OF IOWA VS: CHRISTINE WILSON
Case: 08681 FEOR060955 (MONROE)
Citation Number:

Defendant: WILSON, CHRISTINE ANN

Count 01

Charge

Charge: 507E.3(2)(c) **Description:** INSURANCE FRAUD - APPLICATION SUBMISSION
Offense Date: 10/23/2018 **Arrest Date:** **Against Type:**
DPS Number: J005423-01

Adjudication

Charge: **Description:**
Adj.: **Adj.Date:**
Adj.Judge: ,
Comments:

Sentence

Charge: **Description:**
Sentence Date: null **Sentence:**
Appeal: **Sen.Judge:** ,
Facility Type: **Attorney:**
Restitution: **Drug:** **Extradition:**
Lic.Revoked: **DDS:** **Batterer:**
Fine Amount: **Duration:**
Comment:

Count 02

Charge

Charge: 507E.3(2)(a) **Description:** INSURANCE FRAUD -
PRESENTING FALSE
INFORMATION
Offense Date: 10/27/2018 **Arrest Date:** **Against Type:**
DPS Number: J005423-02

Adjudication

Charge: **Description:**
Adj.: **Adj.Date:**
Adj.Judge:
Comments:

Sentence

Charge: **Description:**
Sentence Date: null **Sentence:**
Appeal: **Sen.Judge:**
Facility Type: **Attorney:**
Restitution: **Drug:** **Extradition:**
Lic.Revoked: **DDS:** **Batterer:**
Fine Amount: **Duration:**
Comment:

Filings
 Title: STATE OF IOWA VS CHRISTINE WILSON
 Case: 08681 EECR060955 (MONROE)
 Citation Number:

<u>Event</u>	<u>Filed By</u>	<u>Filed</u>	<u>Create Date</u>	<u>Last Updated</u>	<u>Action Date</u>
ORDER FOR PRETRIAL CONFERENCE	DAILY KIRK A	09/24/2019	09/24/2019	09/24/2019	
<i>Comments:</i> PRETRIAL CONFERENCE 12/06/2019 10:00 AM 68AS.					
WRITTEN ARRAIGNMENT AND PLEA OF NOT GUILTY	MAHAFFEY PATRICK JOSEPH	09/18/2019	09/18/2019	09/18/2019	
<i>Comments:</i> SPEEDY WAIVED					
ORDER FOR ARRAIGNMENT	GAMON LUCY J	08/26/2019	08/26/2019	08/26/2019	
<i>Comments:</i> 9/27/19 9:00 AM					
MINUTES OF TESTIMONY	GAMON LUCY J	08/26/2019	08/26/2019	08/26/2019	
TRIAL INFORMATION	GAMON LUCY J	08/26/2019	08/26/2019	08/26/2019	
HEARING FOR INITIAL APPEARANCE	MAUGHAN KEVIN S	07/30/2019	07/30/2019	07/30/2019	
<i>Comments:</i> DEFT WAIVES PRELIMINARY HRG					
WARRANT SERVED	ALBIA POLICE DEPARTMENT	07/25/2019	07/25/2019	07/25/2019	
OTHER ORDER	BROWN MARY ANN	07/17/2019	07/17/2019	07/17/2019	
<i>Comments:</i> ORDER APPOINTING SPECIAL PROSECUTOR					
APPEARANCE	MAHAFFEY PATRICK JOSEPH	07/17/2019	07/17/2019	07/17/2019	
<i>Comments:</i> AND WAIVER OF PRELIMINARY HEARING					

MOTION PABST JOHN A 07/16/2019 07/17/2019 07/17/2019

Comments: APPOINT SPECIAL COUNSEL

OTHER EVENT PABST JOHN A 07/16/2019 07/17/2019 07/17/2019

Comments: STATEMENT OF DISQUALIFICATION

CASH BOND MONROE 07/16/2019 07/16/2019 07/16/2019
POSTED COUNTY
SHERIFF

Comments: Initial Appearance 7/30/19 9:00AM

OTHER EVENT MONROE 07/16/2019 07/16/2019 07/16/2019
COUNTY
SHERIFF

Comments: Authorization for Return of Cash Bond

ARREST WARRANT WILSON 07/12/2019 07/12/2019 07/16/2019
CHRISTINE ANN

ORDER TO ISSUE MAUGHAN 07/12/2019 07/12/2019 07/12/2019
WARRANT KEVIN S

CRIMINAL IOWA 07/11/2019 07/11/2019 07/11/2019
COMPLAINT INSURANCE
FRAUD BUREAU

CRIMINAL IOWA 07/11/2019 07/11/2019 07/11/2019
COMPLAINT INSURANCE
FRAUD BUREAU