



BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF)	
)	Division Case No. 103840
)	
CAMMILLE R. KAMMERER,)	ORDER AND
NPN 18498646,)	CONSENT TO ORDER
DOB 05/25/XXXX,)	
)	
Respondent)	

COMES NOW the Iowa Insurance Division (“Division”) and pursuant to the provisions of Iowa Code chapter Iowa Code chapter 522B—Licensing of Insurance Producers states and alleges the following:

I. PARTIES AND JURISDICTION

1. The Commissioner of Insurance, Douglas M. Ommen, directly and through his designees, administers and enforces Iowa Code chapter 522B—Licensing of Insurance Producers pursuant to Iowa Code § 505.8.
2. Cammille R. Kammerer (“Respondent”) is an individual with a last-known residence address of 418 12th Street, Ames, IA 50010-5414.
3. Respondent is and has been licensed in the state of Iowa as a resident insurance producer since August 8, 2017. She is licensed under National Producer Number 18498646.
4. Respondent was issued a Nebraska non-resident insurance producer license on August 10, 2017.
5. Pursuant to Iowa Code § 505.28, Respondent has consented to the jurisdiction of the Commissioner of Insurance by committing acts governed by chapter 522B.
6. On or about September 2017 to present, Respondent engaged in acts and practices 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, 522B, and rules adopted pursuant to these chapters.

7. Respondent knowingly and voluntarily enters into this Order. Respondent denies the findings of fact found herein.

II. FINDINGS OF FACT

8. Respondent applied for a resident insurance producer license with the Division by submitting through the National Insurance Producer Registry a Uniform Application for Individual Producer License (“Uniform Application”). In submitting the Uniform Application, Respondent designated the Commissioner as an agent for service of process.

9. The Division issued Respondent a license as an insurance producer on August 8, 2017 and assigned to her National Producer Number 18498646.

10. Respondent was issued a Nebraska non-resident insurance producer license on August 10, 2017.

11. From September 2017 through June 2018 Respondent worked as an insurance producer for Farm Bureau Financial Services (“Farm Bureau”) in Omaha, Nebraska.

12. On June 28, 2018 Respondent was terminated for cause by Farm Bureau following the conclusion of an internal SIU investigation that revealed multiple acts of fraud committed by the Respondent.

13. Farm Bureau’s investigation revealed that Respondent submitted applications for a total of twenty-two unauthorized life policies for individuals without their knowledge. Respondent received a total of \$10,163.97 in compensation by Farm Bureau in connection with these applications.

14. These consumers had previously requested quotes from Respondent but never requested an actual life insurance policy.

15. For example, Consumer SW had a life insurance policy opened in her name and had her bank account information used without her knowledge. A premium payment was pulled from her account without her knowledge and she was charged an overdraft fee. Consumer SW did not authorize the purchase of a life insurance policy by Respondent nor did she authorize the use of her bank account information by Respondent.

16. Another consumer, Consumer CS, requested a quote on a life insurance policy from Respondent. Respondent submitted the life insurance application without Consumer CS's authority or knowledge. Consumer CS first became aware that a life insurance policy was issued in her name when she received notice from a debt collector regarding a lapsed life insurance policy.

17. On August 7, 2019, Respondent and the Department of Insurance for the state of Nebraska entered into a Consent Order revoking the Respondent's non-resident insurance producer license based on her fraudulent actions.

18. Respondent failed to report this license revocation action to the Division within 30 days.

19. On January 17, 2019, Respondent was charged in the District Court of Douglas County, Nebraska, for a Fraudulent Insurance Act, \$5000 or more, a Class III Felony.

20. Respondent had a pretrial conference on May 10, 2019, in the District Court of Douglas County, Nebraska. An Order was entered allowing Respondent to participate in the County Attorney's Diversion Program.

21. Respondent failed to report this criminal action to the Division within 30 days of her initial pretrial hearing.

22. On October 1, 2019, the Division sent Respondent a letter advising her of the duty to provide notice of her criminal prosecution and administrative action.

23. Respondent failed to provide the Division with information regarding her criminal prosecution. Respondent indicated that she would be surrendering her license, but has not done so as of the date of this filing.

III. CONCLUSIONS OF LAW

COUNT ONE

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

24. The Division re-alleges and incorporates by reference paragraphs 1-23 above as though fully set forth herein.

25. 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 in the conduct of business.

26. Respondent engaged in fraudulent and dishonest practices and demonstrated untrustworthiness when she submitted applications for life insurance policies to Farm Bureau for twenty-two consumers who did not request, sign, or authorize these policies to be issued in their names.

27. Respondent engaged in these fraudulent and dishonest practices through the repeated use of deception toward her clients and Farm Bureau.

28. Respondent engaged in fraudulent and dishonest practices when she received \$10,163.97 in compensation from Farm Bureau for the fraudulent policies she submitted.

29. Respondent's acts and practices have been in violation of Iowa Code § 522B.11(1)(h) subjecting Respondent to suspension or revocation of her insurance producer license, to the imposition of a civil penalty, an order requiring Respondent to cease and desist from engaging in such acts or practices, the imposition of costs of the investigation and the 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.

COUNT TWO
Failure to Report Criminal and Administrative Actions

30. The Division re-alleges and incorporates by reference paragraphs 1-29 above as though fully set forth herein.

31. Iowa Code § 522B.16(1) provides:

Within thirty days of the initial pretrial hearing date, an insurance producer shall report to the commissioner any criminal prosecution of the insurance producer taken in any jurisdiction. The report shall include a copy of the initial complaint filed, the order resulting from the hearing, and any other relevant document.

32. Iowa Code § 522B.16 provides:

An insurance producer shall report to the commissioner any administrative action taken against the insurance producer in another jurisdiction or by another governmental agency in this state within thirty days of the final disposition of the matter. This report shall include a copy of the order, consent to the order, and other relevant documents.

33. Respondent failed to report to the Division the criminal charges against her in the District Court of Douglas County, Nebraska for the criminal offense of Fraudulent Insurance Act, \$5000 or over, a Class III Felony, within thirty days of her initial pretrial hearing date.

34. Respondent failed to report to the Division the consent order revoking her non-resident insurance producer license that she entered into with the Nebraska Department of Insurance on August 7, 2019 within thirty days of its final disposition.

35. Respondent's acts and practices have been in violation of Iowa Code § 522B.16 subjecting Respondent to probation, suspension or revocation of Respondent's insurance producer license, to the imposition of a civil penalty, an order requiring Respondent 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.16, 522B.17 and 505.8.

IV. ORDER

WEREFORE, IT IS ORDERED pursuant to the powers granted to the Commissioner of Insurance by Iowa Code chapter 522B:

A. Respondent's Iowa resident insurance producer license is immediately revoked and Respondent is permanently prohibited from engaging in the business of insurance in this state pursuant to Iowa Code §§ 522B.11 and 522B.17; and

B. Respondent, pursuant to Iowa Code §§ 507B.7 and 522B.17, shall immediately cease and desist from engaging in the business of insurance in this state.

D. 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).

SO ORDERED on the 4th day of June, 2020.



DOUGLAS M. OMMEN
Iowa Insurance Commissioner

Respectfully submitted,

/s/ Adam J. Kenworthy

Adam J. Kenworthy
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Copy to:
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Ames, IA 50010

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 5, 2020.

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

Signature: /s/ Hilary Foster
Hilary Foster

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 OF FINAL ORDER IMPACT

A final order of license 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, Cammille R. Kammerer, 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 this Order is considered a final administrative action that will be reported by the Division to the National Association of Insurance Commissioners and to other regulatory agencies. I also understand this Order is a public record under Iowa Code chapter 22 and information may be shared with other regulatory authorities or governmental agencies, pursuant to Iowa Code § 505.8(8)(d). I also understand 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.

Dated: 5-22-20

Cammille R. Kammerer
Cammille R. Kammerer, Respondent

4111 S. 144th Street Omaha, NE 68137
Address of Signatory



Subscribed and sworn before me by Cammille R. Kammerer on this 22 day of May, 2020.

Keri L. Connolly
Witness Printed Name

Keri L. Connolly
Witness Signature

5/22/20
Date