

BEFORE THE IOWA INSURANCE COMMISSIONER

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IN THE MATTER OF )  
RAMPART INSURANCE COMPANY ) ORDER AND CONSENT TO ORDER  
NAIC # 38512 )

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Now comes the Iowa Insurance Division (“Division”) and by the consent of Rampart Insurance Company, and pursuant to the provisions of Iowa Code chapter 515 – Iowa Insurance Other Than Life Act, the Commissioner enters the following Order and Consent to Order (“Consent Order”):

**I. PARTIES AND JURISDICTION**

1. The Commissioner of Insurance, Doug M. Ommen, pursuant to Iowa Code § 505.8 (2021), administers and enforces the Iowa Code chapter 515 - Iowa Other Than Life Act. The Commissioner has designated Kim Cross as Acting Deputy Commissioner Supervision.
2. Rampart Insurance Company (“Rampart”) is a New York corporation with a last known mailing address of 55 Pineview Drive, Suite 300, Amherst, NY 14228.
3. Rampart is and has been issued a Certificate of Authority with the Division since December 13, 1983.
4. From March 2, 2021 to the present date, Rampart has engaged in acts or practices constituting cause for suspension, fines or other relief under Iowa Code §§ 515.8, 515.69, 515.143, and 515.149 and rules adopted pursuant to Iowa Code Chapter 515.
5. Rampart knowingly and voluntarily enters into this Order. Respondent admits the findings of fact and conclusions of law found herein.

**II. FINDINGS OF FACT**

- 5. The Division issued Rampart a Certificate of Authority on December 13, 1983 and assigned NAIC number 38512.
- 6. Rampart filed a Uniform Consent to Service of Process (the “Consent”) on August 23, 2016. In submitting the Consent, Rampart designated the Commissioner as an agent for service of process.
- 7. On or about March 1, 2021, Rampart filed an annual statement of financial condition for the year ended December 31, 2020 reflecting capital and surplus of \$4,944,766.
- 8. Rampart did not maintain the minimum of \$5,000,000 in capital and surplus or chapter 521E, whichever is greater, as required by Iowa Code § 515.8 (2021).

**III. VIOLATION OF IOWA INSURANCE LAWS AND REGULATIONS**

- 9. Paragraphs 1-8 are incorporated by reference.
- 10. Rampart failed to comply with the minimum capital and surplus requirement or chapter 521E, whichever is greater, to maintain an Iowa license.
- 11. The violation of Iowa Code Chapter 515 and applicable rules is grounds for suspension, and/or the imposition of a civil penalty pursuant to Iowa Code §§ 515.69 and 515.143 (2021).

**IV. ORDER**

**WHEREFORE, IT IS ORDERED** pursuant to the powers granted to the Commissioner of Insurance by Iowa Code chapter 505 and 515:

- 1. Rampart is hereby **SUSPENDED**.
- 2. The period of suspension shall be continuous from the date of this Order until rescinded by further written order of the Commissioner, pursuant to Iowa Code § 515.143 (2021).
- 3. Rampart shall not solicit or issue new policies of insurance or assume any Iowa risk.

4. Rampart shall file its annual financial statement and pay any fees and taxes required to be paid under Iowa law.

5. Rampart shall service any existing policies of insurance issued to persons residing in Iowa.

6. Nothing contained in this Order shall in any way limit the right of the Division to institute administrative or legal action against Rampart for any other past conduct or future activity in violation of Iowa laws or regulations.

Dated this 20th day of May, 2021.

Iowa Insurance Division

/s/

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by KIMBERLEE CROSS  
Acting Deputy Commissioner Supervision

**CONSENT TO ORDER**

I, Bryan J. Enos, being a duly authorized signatory, have read, understood, and do knowingly consent to this Order in its entirety. By executing this consent, I understand that I am waiving Rampart Insurance Company's 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 to the National Association of Insurance Commissioners. I also understand that this Order is a public record under Iowa Code chapter 22 (2021), that will be disclosed to other state regulatory authorities, upon request, pursuant to Iowa Code section 505.8(8)(d) (2021). 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 Rampart Insurance Company's publicly available web site record that administrative action has been taken against it.

By affixing my signature below I acknowledge and affirm that I have reviewed the full terms and conditions of this Consent Order and do voluntarily enter into this Consent Order on behalf of Rampart Insurance Company.

Dated this 17th day of May, 2021.

/s/

Bryan J. Enos

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Duly Authorized Signatory

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Print Name

Subscribed and sworn before me by Bryan Enos on this 17th day of May 2021.

Karen Y. Johns

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Notary Public for the state of PA