

BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF)	Division Case No. 115199
)	
DOUGLAS N. WILSON)	ORDER AND CONSENT TO ORDER
NPN 8484291,)	
DOB 08/10/XXXX,)	
)	
Respondent.)	

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

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. Douglas N. Wilson (“Wilson”) is an individual with a last known address of 218 Ridge Spring Drive, Columbia, SC 29229.
3. Wilson is and has been licensed in the state of Iowa as a nonresident insurance producer since February 10, 2022. Wilson is licensed under National Producer Number 8484291.
4. Pursuant to Iowa Code § 505.28, Respondent consented to the jurisdiction of the Commissioner of Insurance by committing acts governed by chapter 522B.
5. From on or about July 6, 2022, to the present, Wilson engaged in acts and practices within the state of Iowa constituting cause for probation, suspension, or revocation of his insurance producer license; cease and desist orders; 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 a nonresident 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, Wilson designated the Commissioner as an agent for service of process.

7. The Division issued Wilson a license as a nonresident insurance producer on February 10, 2022, and assigned to him National Producer Number 8484291.

8. Wilson worked as a captive insurance producer for American Family Connect Property and Casualty Insurance Company (“AMFAM”) from on or about February 10, 2022, until he was terminated for cause on July 6, 2022.

9. AMFAM terminated Wilson’s employment for cause for consistently disregarding procedures, failing to ask questions required to determine eligibility of customers, and falsifying information resulting in an inaccurate rating during the new business quote process.

10. On August 8, 2022, the Division received a letter from AMFAM providing notice of Wilson’s termination for cause.

Division’s Communication Attempts

11. On August 10, 2022, a Division investigator emailed Wilson a Request for Information (“RFI”) to three (3) personal email addresses: douglas.wilson@gmail.com, dwseville74@hotmail.com, and marisaryanwilson@hotmail.com. The investigator found these email addresses during a search of public records. The search was necessary because Wilson’s licensing record contained only AMFAM email addresses, which were terminated along with his employment. There was no indication that these emails failed to reach the intended inboxes.

12. The emailed RFI included a response deadline of August 25, 2022. Wilson failed to respond by the deadline. To date, the Division has not received a response from Wilson to the first RFI.

13. On August 26, 2022, the Division investigator called Wilson at the phone number listed in his licensing record. Wilson did not answer. The investigator left a voicemail message requesting a return phone call. Wilson did not respond to the voicemail.

14. On August 26, 2022, the Division issued a second RFI letter to Wilson via FedEx to Wilson's last known address of 218 Ridge Spring Drive, Columbia SC 29229.

15. The second RFI included a response deadline of September 14, 2022. Wilson failed to respond by the deadline. To date, the Division has not received a response from Wilson to the second RFI.

16. On September 14, 2022, for a second time, the Division investigator attempted to reach Wilson by telephone. Wilson did not answer. The investigator left another voicemail message requesting a return phone call. Wilson did not respond to this second voicemail.

17. FedEx delivery confirms that the second RFI was successfully delivered and signed for on August 31, 2022.

III. CONCLUSIONS OF LAW

COUNT I

Failure to Cooperate

18. Under Iowa Code § 522B.11(1)(p), a license may be subject to probation, suspension, or revocation and civil penalties may be levied, as provided in Iowa Code § 522B.17, for failing or refusing to cooperate in an investigation.

19. The Division's investigator sent two RFIs to Wilson, dated August 10, 2022 and August 26, 2022, regarding his termination for cause.

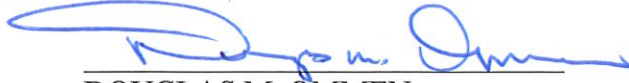
20. Wilson failed to respond to the August 10th RFI emailed to him.
21. Wilson failed to respond to the August 26th RFI delivered to him via FedEx.
22. Wilson failed to respond to the Division investigator's phone calls on August 26th and September 14th.
23. Wilson failed to cooperate with an investigation by the Division regarding his termination for cause.
24. Wilson's acts and practices have been in violation of Iowa Code § 522B.11(1)(p) subjecting Wilson to probation, suspension, or revocation of his insurance producer license, the imposition of a civil penalty, an order requiring him 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 §§ 505.8, 507B.7, 522B.11, and 522B.17.

IV. ORDER

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

- A. Wilson's Iowa nonresident insurance producer license is immediately revoked, pursuant to Iowa Code § 522B.17;
- B. Wilson, pursuant to Iowa Code § 522B.17, shall immediately cease and desist from engaging in the business of insurance in this state; and
- C. Wilson shall be barred from reapplying for an insurance producer license in Iowa for two (2) years following the date of this order.

SO ORDERED on the 24th day of January, 2023.



DOUGLAS M. OMMEN
Iowa Insurance Commissioner

Respectfully submitted,



Colin Grace
Iowa Insurance Division
1963 Bell Avenue, Suite 100
Des Moines, Iowa 50315
Phone: (515) 654-6560
Email: colin.grace@iid.gov
ATTORNEY FOR THE DIVISION

Copy via Email to:

Douglas N. Wilson
218 Ridge Spring Drive
Columbia, SC 29229
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 January 25, 2023.

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

Signature: Brooke Hohn
Brooke Hohn

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 REISSUANCE

Upon entry of this Order, your insurance producer license will become inactive due to revocation. 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 reissue your insurance producer license by order pursuant to Iowa Administrative Code 191—10.10. Reissuance 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 Reissuance 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 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, Douglas N. Wilson, Respondent in this matter, have read, understood, and do knowingly consent to this Order in its entirety. I understand and acknowledge I have the right to consult with an attorney on this matter if I choose to do so, and acknowledge that the Division cannot provide me an attorney nor can the Division provide me legal advice. By executing this Order, 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.

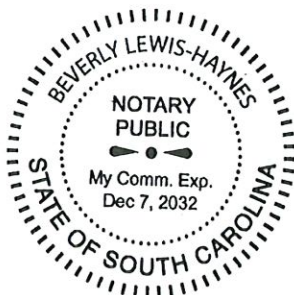
Dated: 19 Feb 23
JAN



Douglas N. Wilson, Respondent

218 Ridge Spring dr Col2, SC 29728
Address of Signatory

Subscribed and sworn before me by Douglas N. Wilson on this 19 day of January, 2023.



Beverly Lewis-Haynes
Notary Public for the State of South Carolina