



BEFORE THE IOWA INSURANCE COMMISSIONER

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IN THE MATTER OF	)	Division Case No. 112827
	)	
TINA M. THIAM,	)	<b>ORDER AND CONSENT TO ORDER</b>
NPN 16728985,	)	
DOB 05/08/XXXX,	)	
	)	
Respondent.	)	

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**NOW THEREFORE**, upon motion of the Iowa Insurance Division (“Division”) and by the consent of Respondent, Tina M. Thiam, pursuant to the provisions of 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 522B—Licensing of Insurance Producers pursuant to Iowa Code § 505.8.
2. Tina M. Thiam (“Thiam”) is an individual with a last-known residence and mailing address of 3215 Deshler Morris Lane, Charlotte, NC 28216.
3. Thiam is and has been licensed in the state of Iowa as a non-resident insurance producer since September 17, 2019. Thiam is licensed under National Producer Number 16728985.
4. Pursuant to Iowa Code § 505.28, Thiam consented to the jurisdiction of the Commissioner of Insurance by committing acts governed by chapter 522B.
5. From on or about October 22, 2021, to the present, Thiam 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; 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. Thiam applied for a non-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, Thiam designated the Commissioner as an agent for service of process.

7. The Division issued Thiam a license as a non-resident insurance producer on September 17, 2019, and assigned to her National Producer Number 16728985.

8. Thiam worked as an independent insurance producer for UnitedHealthCare (“UHC”) from on or about on September 17, 2019, until she was terminated for cause on October 22, 2021.

9. UHC terminated Thiam’s employment for cause for engaging in deceitful enrollments, egregious or fraudulent conduct, and clean sheeting.

10. On December 6, 2021, the Division received notice from UHC of Thiam’s termination for cause.

### *Thiam’s Termination for Cause*

11. UHC investigated Thiam and determined that she engaged in clean sheeting (i.e. omitting disqualifying information from an insurance application in order to secure the application’s approval) and egregious or fraudulent conduct.

12. On or about August 26, 2020, Thiam submitted an application for insurance on behalf of a non-Iowa-resident customer that failed to document a pre-existing medical condition that the customer had disclosed to her during the application process. The customer’s condition would have made her ineligible for the plan. Thiam also misrepresented the customer’s weight on the application.

13. UHC paid \$488,965.00 on claims submitted on the policy.

*Division's Investigation*

14. On December 6, 2021, a Division investigator emailed Thiam a request for information (“RFI”) to three (3) personal email addresses: [Tmilledge78@aol.com](mailto:Tmilledge78@aol.com), [Tmilledge78@yahoo.com](mailto:Tmilledge78@yahoo.com), and [tinemilledge@gmail.com](mailto:tinemilledge@gmail.com). The Division investigator discovered the email addresses via search of public records. The search was required because the email noted in Thiam’s licensing record was no longer valid after Thiam’s termination. The emails sent to the first two addresses were returned as undeliverable. The email to the third address was not returned to the Division.

15. The emailed RFI included a response deadline of December 22, 2021. Thiam failed to respond by the deadline. To date, the Division has not received a response from Thiam to the first RFI.

16. On December 27, 2021, a Division investigator sent Thiam a letter requesting that she voluntarily surrender her license via email at [tinemilledge@gmail.com](mailto:tinemilledge@gmail.com). The letter requested a response by January 12, 2022. Thiam failed to respond by that date.

17. On January 27, 2022, a Division investigator sent a RFI/Termination for Cause (“TFC”) questionnaire via certified mail to Thiam’s residence and mailing address noted in her licensing record. The letter requested a response by February 14, 2022.

18. On February 9, 2022, the U.S. Postal Service confirmed delivery of the certified mail. Thiam failed to respond by February 14, 2022.

19. On March 14, 2022, the Division received an email from Thiam, from [tina.tham@selectquote.com](mailto:tina.tham@selectquote.com), stating: “I have received your letter as of 02/26/2022 by mail. I am showing the letter dated for 01/27/2022. I would like to request an extension up to 04/01/2022 to answer your questions in regards to complaint # 112143.” Thiam had carbon-copied two other

email addresses on her email, mandie.markham@selectquote.com, and doi@selectquote.com, who appeared to be the SelectQuote licensure staff.

20. The Division investigator, replying to Thiam's March 14 email, agreed to extend the response deadline to April 1, 2022. The Division investigator also provided a summary of its communication attempts, and notified Thiam that "due to [her] lack of cooperation with the Iowa Insurance Division your case has been forwarded to the Enforcement Bureau for action against your Iowa non-resident producer license. The Division awaits your response and will review the same once received."

21. On March 31, 2022, the Division received an email from Thiam containing the completed RFI/TFC questionnaire signed and dated March 19, 2022. Thiam denied any and all wrongdoing in the matter and did not provide any supporting evidence or documents.

*North Carolina Department of Insurance Action Against Thiam*

22. On May 15, 2022, the Division investigator received notification from the North Carolina Department of Insurance that it entered into a settlement agreement with Thiam on May 15, 2022.

23. The agreement stipulated that Thiam "inaccurately completed an application for health insurance with respect to the applicant's past medical history which resulted in the issuance of a policy of insurance that would otherwise not have been written, resulting in claims payments issued by the insurer totaling \$488,965.00." Thiam was ordered to pay a fine of \$250.00.

### III. CONCLUSIONS OF LAW

#### COUNT I

#### **Dishonest Practices, Demonstrating Incompetence, Untrustworthiness, or Financial Irresponsibility**

24. 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, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere.

25. Thiam inaccurately completed a consumer's application for insurance by omitting a pre-existing medical condition and misrepresenting the consumer's height and weight in order to secure the application's approval and receive a commission. Had the application been accurately completed, the policy would not have been issued. UHC later paid a \$488,965.00 claim on the policy.

26. Thiam's acts and practices have been in violation of Iowa Code § 522B.11(1)(h) subjecting Thiam to probation, suspension, or revocation of Thiam's insurance producer license, the imposition of a civil penalty, an order requiring Thiam 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 chapters 507B and 522B:

- A. Thiam shall, contemporaneously with this Order, shall pay a civil penalty in the amount of \$800.00. Payment shall be made payable to the Iowa Insurance Division,

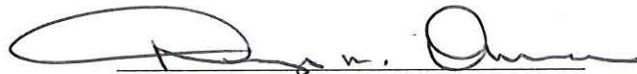
to be credited to the Iowa Enforcement Fund, to provide funds for insurance enforcements and education;

B. Thiam, to demonstrate her competence and trustworthiness, shall identify and complete a continuing education or college level course for each of the following subject matters within a period of ninety (90) days of this Order:

1. Health insurance, Principles and Products; and
2. Business misrepresentation, fraud, and deception.

C. Thiam, pursuant to Iowa Code §§ 507B.7 and 522B.17, shall cease and desist from any further violations of Iowa insurance law and rules.

SO ORDERED on the 18<sup>th</sup> day of July, 2023.

  
DOUGLAS M. OMMEN  
Iowa Insurance Commissioner

Respectfully submitted,

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

**Copy via certified mail to:**

Tina M. Thiam  
3215 Deshler Morris Lane  
Charlotte, NC 28216  
**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 July 19, 2023.

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

Signature:   
Brooke Hohn

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

**YOU ARE 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 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, Tina M. Thiam, 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 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: 07/07/2023

Tina M. Thiam  
Tina M. Thiam, Respondent

3215 Deshler Morris Ln, Charlotte, NC 28216  
Address of Signatory

Subscribed and sworn before me by Tina M. Thiam on this 7<sup>th</sup> day of July, 2023.



[Signature]  
Notary Public for the State of North Carolina  
My Commission expires: November 16, 2027