



BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF)	
)	Division Case No. 115706
)	
ANNA KLINE)	DEFAULT ORDER, FINDINGS OF
a/k/a JORDANA RAE WEBER)	FACT, CONCLUSIONS OF LAW
)	AND ORDER
)	
Respondent.)	
)	

The Commissioner has taken up for consideration the Division's motion for default order, filed on May 11, 2023, by Mr. Colin Grace as the attorney representing the Iowa Insurance Division ("Division"). Anna Kline did not file an answer to the statement of charges or provide a timely response to the Division's motion for default, so the Division's motion for default was sustained and the Commissioner entered judgment in favor of the Division against Kline in an interlocutory order of default on May 22, 2023.

At the hearing on monetary relief on June 7, 2023, the Division appeared by counsel. Kline did not appear.

NOW THEREFORE, Douglas Ommen, Iowa Insurance Commissioner, being fully informed of the matter, issues the following default order, findings of facts, conclusions of law, and orders:

PARTIES AND JURISDICTION

1. The Commissioner of Insurance, Douglas M. Ommen, directly and through his designees, administers and enforces Iowa Code chapter 507B—Insurance Trade Practices, Iowa Code chapter 522B—Licensing of Insurance Producers, and Iowa Administrative Code chapter 15—Unfair Trade Practices, pursuant to Iowa Code § 505.8.

2. Anna Kline a/k/a Jordana Rae Weber (“Kline”) is an individual with a registered residence address of 4704 Stonebridge Road, West Des Moines, Iowa 50265. Certain documents indicate an alternative residence address of 7007 Sacred Circle, Sparks, Nevada 89436-5474.
3. The name Jordana Rae Weber is an alias for Anna Kline.
4. Kline is and has been licensed in the state of Iowa as a resident insurance producer since February 15, 2022. Kline is licensed under National Producer Number 20235299.
5. Pursuant to Iowa Code § 505.28, Kline consented to the jurisdiction of the Commissioner of Insurance by committing acts governed by chapter 522B.
6. From on or about February 13, 2022, to present, Kline 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.

FINDINGS OF FACT

7. Kline 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”) on February 13, 2022. In submitting the Uniform Application, Kline designated the Commissioner as an agent for service of process.
8. The Division issued Kline a license as a resident insurance producer on February 15, 2022, and assigned to her National Producer Number 20235299.

Misrepresentations on Uniform Application

9. Kline made several misrepresentations on her Uniform Application.
10. To the question “Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor?”, Kline answered “No.” In fact, however, Kline had been convicted of the following misdemeanors:

- a. 3/25/2011 - State of Wisconsin v. Jordana R. Weber, Case No. 2010CF000442, State of Wisconsin Circuit Court La Crosse County. Kline pled guilty to Misdemeanor A, Theft-Movable Property under \$2,500; and
- b. 3/25/2011 – State of Wisconsin v. Jordana R. Weber, Case No. 2010CM001904, State of Wisconsin Circuit Court La Crosse County. Kline pled guilty to Misdemeanor A, Credit Card – Fraudulent Use under \$2,500.

11. To the question “Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony?”, Kline answered “No.”

However, at the time of application, Kline was charged with the following felony:

- c. 7/26/19 – United States District Court, District of New Jersey, United States of America v. Jordana Weber a/k/a Ana Bourne a/k/a Ana Torres, Case No. 2:22-cr-00702-JMV. Kline was charged with Wire Fraud Conspiracy in violation of Title 18, United States Code, Sections 1349 and 2, and Money Laundering in violation of Title 18, United States Code, Section 1349. Her initial appearance was held on September 11, 2019. This matter was ongoing as March 30, 2023.

12. To the question “Has any demand been made or judgment rendered against you ... for overdue monies by an insurer, insured, or producer, or have you ever been subject to a bankruptcy proceeding?”, Kline answered “No.” In fact, Kline had judgments rendered against her in the following cases:

- d. 5/5/2009 – La Crosse County Case No. 2009SC001347, Checkmate Cash Advance v. Jordana Weber. Judgment against Kline for \$497.00.
- e. 5/15/2009 – La Crosse County Case No. 2009SC001448, Valued Services of Wisconsin v. Jordana Weber. Judgment against Kline for \$631.00.

- f. 11/21/2011 – Vernon County Case No. 2011SC000541, American Family Insurance Company v. Jordana Weber. Judgment against Kline for \$2,167.50.
- g. 7/31/2013 – La Crosse County Case No. 2013SC001509, Krista A. Durnin v. Jordana Weber. Judgment against Kline for \$926.50.

13. On her Uniform Application, Kline electronically signed an attestation stating:

I hereby certify that, under penalty of perjury, all of the information submitted in this application is true and complete. I am aware that submitting false information or omitting pertinent or material in connection with this application is grounds for license revocation or denial of the license and may subject me to civil or criminal penalties.

Kline's Recent Criminal History

14. On August 6, 2022, a federal criminal complaint was filed against Kline in the United States District Court, District of New Jersey, in Case No. 2:22-mj-13211-MAH. The complaint alleged Kline falsified records in a federal investigation in violation of 18 U.S.C. § 1519, a felony offense. On August 18, 2022, an Initial Appearance was held in this matter.

15. Kline failed to timely report this criminal prosecution to the Division within thirty days and has not as of the date of this filing.

16. On October 18, 2022, Kline was indicted in the United States District Court, District of New Jersey, in Case No. 2:22-cr-00702-JMV. The indictment charged Kline with two (2) counts of wire fraud in violation of 18 U.S.C. § 1343, eleven (11) counts of money laundering in violation of 18 U.S.C. § 1956(a)(1)(B)(i), four (4) counts of transacting in criminal proceeds in violation of 18 U.S.C. § 1957(a), and two (2) counts of falsification of records in a federal investigation in violation of 18 U.S.C. § 1519. These are all felony charges. The indictment alleges that Kline conducted a fraudulent advance fee loan scheme, through which Kline used various shell companies to fraudulently offer lending services to individuals and businesses. The

indictment further alleges that through this scheme, Kline obtained funds from at least five (5) victims totaling approximately \$7,000,000. On November 2, 2022, Kline was arraigned and entered a plea of not guilty.

17. Kline failed to timely report this criminal prosecution to the Division within thirty days and has not as of the date of this filing.

Division Investigation

18. On August 31, 2022, a Division investigator issued a subpoena to Kline seeking an in-person interview scheduled for September 27, 2022. The Division investigator sent the subpoena via certified mail to the address provided by Kline and noted in her licensing record. The subpoena was also sent via email using Kline's email address of record,

klineanna777@gmail.com. The Division received no indication that the email failed to be delivered. The subpoena demanded Kline to respond to the subpoena by September 19, 2022.

19. On September 9, 2022, a Division investigator attempted to hand-deliver a printed copy of the August 31 subpoena to Kline at her address of record. No one came to the door.

20. On September 13, 2022, a Division investigator again attempted to hand-deliver a printed copy of the August 31 subpoena to Kline at her address of record. No one came to the door.

21. On September 19, 2022, Kline failed to respond to the subpoena.

22. On September 27, 2022, Kline failed to appear for her scheduled in-person interview.

23. Mail tracking confirms that the August 31 subpoena was signed for on September 20, 2022.

CONCLUSIONS OF LAW

Count 1: Obtaining a License Through Misrepresentation or Fraud

24. Under Iowa Code § 522B.11(1)(c), a license may be subject to probation, suspension, or revocation and civil penalties may be levied, as provided in Iowa Code § 522B.17, for obtaining or attempting to obtain a license through misrepresentation or fraud.

25. Kline obtained an Iowa resident insurance producer license by misrepresenting her history of criminal convictions and civil judgments.

26. Kline should have known and did know that misrepresenting her history of criminal convictions and civil judgments was in violation of Iowa Code § 522B.11(1)(c).

27. Kline's acts and practices have been in violation of Iowa Code § 522B.11(1)(c) subjecting Kline to probation, suspension, or revocation of Kline's insurance producer license, the imposition of a civil penalty, an order requiring Kline to cease and desist from engaging in such acts or practices, an order of restitution, 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.11, 522B.17, and 505.8.

Count 2: Failure to Report Actions

28. Under Iowa Code § 522B.16, and Iowa Administrative Code rule 191—10.13, an insurance producer is required to report any criminal prosecution of the insurance producer in any jurisdiction to the Commissioner within thirty (30) days of the initial pre-trial hearing date.

29. On August 6, 2022, Kline was charged in federal court with a felony in Case No. 2:22-mj-13211-MAH. On August 18, 2022, her Initial Appearance was held. On September 17, 2022, Kline failed to timely report her criminal prosecution in Case No. 2:22-mj-13211-MAH.

30. On October 18, 2022, Kline was indicted on felony charges in Case No. 2:22-cr-00702-JMV. On November 2, 2022, she was arraigned. On December 2, 2022, Kline failed to timely report her criminal prosecution in Case No. 2:22-cr-00702-JMV.

31. As of March 30, 2023, Kline had failed to report either of these criminal actions to the Division.

32. Kline should have known and did know that failing to report her felony charges to the commissioner within 30 days was in violation of Iowa Code § 522B.16(2) and Iowa Administrative Code rule 191—10.13.

33. Kline's failure to report these actions is a violation of Iowa Code § 522B.16(2) and Iowa Administrative Code rule 191—10.13, subjecting Kline to a penalty, 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.17, 507B.7, and 505.8.

Count 3: Failure to Cooperate

34. 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.

35. Kline failed to cooperate with an investigation by the Division's investigator by failing to appear for the scheduled in-person interview on September 27, 2022.

36. Kline should have known and did know that failing to cooperate with an investigation by the Division was in violation of Iowa Code § 522B.11(1)(p).

37. Kline's acts and practices have been in violation of Iowa Code § 522B.11(1)(p) subjecting Kline to probation, suspension, or revocation of Kline's insurance producer license,

the imposition of a civil penalty, an order requiring Kline 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.11, 522B.17, and 505.8.

Penalties and Costs

38. Penalties for violations of Iowa Code §§ 522B.11(1)(c), 522B.16(2) and 522B.11(1)(p) may be assessed pursuant to Iowa Code 507B. Iowa Code 507B.7(1)(a) permits an order to pay a civil penalty of up to \$1000 per violation or a civil penalty up to \$5000 per violation if the person knew or should have known that they were in violation of the law.

39. The Division has proven that the investigative and prosecution costs exceeded \$1495.00.

ORDERS

IT IS HEREBY ORDERED that Anna Kline a/k/a Jordana Rae Weber is in default, pursuant to Iowa Administrative Code rule 191-3.22, and that judgment shall be entered against Kline in favor of the Division.

IT IS FURTHER ORDERED, pursuant to the powers granted to the Commissioner of Insurance by Iowa Code chapters 507B and 522B:

- A. Anna Kline a/k/a Jordana Rae Weber's nonresident insurance producer license is immediately revoked pursuant to Iowa Code §§ 507B.7 and 522B.11;
- B. Anna Kline a/k/a Jordana Rae Weber is prohibited from selling, soliciting, or negotiating insurance, offering to the public advice, counsel, or services with regard to insurance, or transacting any insurance business in this state pursuant to Iowa Code § 505.8(10) without an insurance producer license;

- C. Anna Kline a/k/a Jordana Rae Weber shall, within 30 days of this Order, pay as civil penalties the amount of \$10,000.00, made payable to the Iowa Insurance Division, to be credited to the Iowa Enforcement Fund, to provide funds for insurance enforcement and education pursuant to Iowa Code §§ 505.8, 507B.7, 522B.11, and 522B.17;
- D. Anna Kline a/k/a Jordana Rae Weber shall, within 30 days of this Order, pay as costs of investigation and prosecution the amount of \$1,495.00, made payable to the Iowa Insurance Division, to be credited to the Iowa Enforcement Fund, to provide funds for insurance enforcement and education pursuant to Iowa Code §§ 505.8, 507B.7, 522B.11, and 522B.17; and
- E. 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), and additionally, by any collection remedies available to the State of Iowa Department of Revenue for unpaid penalties and other ordered monetary amount.

SO ORDERED on this 3rd day of August, 2023.



Douglas Ommen
Commissioner of Insurance

Copy to:

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ATTORNEY FOR THE DIVISION

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4704 Stonebridge Road
West Des Moines, Iowa 50265
and
7007 Sacred Circle
Sparks, Nevada 89436-5474
RESPONDENT

NOTICE OF FINAL ORDER

A default decision becomes final agency action 15 days from the date of the decision was mailed unless a motion to vacate the default decision is filed within that time period. 191 IAC 3.22(3). A motion to vacate must state all the facts upon which the moving party relies to establish good cause for failure to appear or participate at the contested case proceeding. Each fact must be substantiated by at least one affidavit by a person with personal knowledge of the fact, and the affidavit must be attached to the motion.

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 § 507 A. 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

When this Order becomes final, 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 an insurance producer license by order pursuant to Iowa Administrative Code 191-10.10.

Reissuance of an insurance producer license is subject to the discretion of the Commissioner. Additionally, it will not be granted unless and until you have fully complied with the terms of this Order, made the appropriate application, 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 probation, suspension, or 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 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.

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 August 4, 2023.

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

Signature: Brooke Hohn
Brooke Hohn