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JUN 07 2016

COMMISSION OF INSURANCE
INSURANCE DIVISION OF IOWA

BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF)	Division Case No. 86567
)	
ELIZABETH A. ROE,)	ORDER AND CONSENT TO ORDER
NPN 6842754)	
)	
Respondent)	

COMES NOW the Iowa Insurance Division (“Division”) pursuant to the provisions of the Iowa Licensing of Insurance Producers Act—Iowa Code Chapter 522B, and the Licensing of Insurance Producers – Iowa Administrative Code Chapter 10 and seeks the entry of the Order:

I. PARTIES AND JURISDICTION

1. The Commissioner of Insurance, Nick Gerhart, the Iowa Licensing of Insurance Producers Act—Chapter 522B and the Licensing of Insurance Producers – Iowa Administrative Code Chapter 10 pursuant to Iowa Code § 505.8. Commissioner Gerhart has designated the Division to seek enforcement of these provisions.
2. Elizabeth A. Roe, (“Roe”), is an individual with a last-known residence address of 2568 Golf View Rd., Decorah, IA 52101.
3. Roe is an individual with the birth month and date of December 8.
4. Roe is and has been licensed in the state of Iowa as a resident insurance producer from August 24, 1995 to December 31, 2013 when her license expired. Roe reinstated her insurance producer license on January 21, 2015 and is currently licensed. She is licensed under National Producer Number 6842754.
5. From January 1, 2014 to January 21, 2015, Roe has engaged in acts and practices within the state of Iowa constituting cause for suspension or revocation of her insurance producer

license, cease and desist orders, and civil penalties or other relief under Iowa Code § 522B, and rules adopted pursuant to Iowa Code Chapter 522B.

6. Roe voluntarily consents to the entry of the Order and admits that the Commissioner has personal jurisdiction over Roe and has subject matter jurisdiction over this matter.

II. FINDINGS OF FACT

7. Roe applied for a resident insurance producer license with the Division by submitting through the National Insurance Producer Registry a Uniform Application for Individual Insurance Producer on January 21, 2015. In submitting the Uniform Application, Roe designated the Commissioner as an agent for service of process.

8. The Division issued Roe a license as an insurance producer on January 21, 2015 and assigned to her National Producer License number 6842754.

9. Roe was licensed in the state of Iowa as an insurance producer from August 23, 1995 to December 31, 2013, at which point Roe's license was not renewed due to an alleged misunderstanding. On January 16, 2015, Roe contacted the Division and upon being advised that her insurance license had expired on December 31, 2013, Roe self-reported a problem regarding her licensing status and sale of insurance products.

10. Roe advised the Division that she had unknowingly been selling insurance through Pekin Life Insurance Company (hereinafter "Pekin") without a license as her license had expired on December 31, 2013.

11. Roe and Pekin provided the Division with copies of 19 policy applications involving Iowa residents that were signed by Roe when she was not licensed to sell insurance in the state of Iowa as an insurance producer between December 31, 2013 and January 1, 2015.

III. CONCLUSIONS OF LAW

COUNT I

SELLING, SOLICITING OR NEGOTIATING INSURANCE WITHOUT A LICENSE

12. The Division incorporates by reference paragraphs 1-11 above as though fully set forth herein.

13. Roe sold, solicited or negotiated insurance in the state of Iowa without being licensed as an insurance producer in violation of Iowa Code § 522B.2 and Iowa Administrative Code Rule 191-10.3.

14. The violations of Iowa Code Chapter 522B and Iowa Administrative Code 191-Chapter 10 are grounds for the revocation, suspension, censure and/or imposition of a civil penalty and an order requiring such person to cease and desist from the acts, methods or practices pursuant to Iowa Code §§ 522B.2 and 522B.17 and Iowa Administrative Code Rules 191-10.3 and 10.20.

V. ORDER

WHEREFORE, IT IS ORDERED pursuant to the powers granted the Commissioner of Insurance by Iowa Code Chapter 522B and Iowa Administrative Code 191- Chapter 10:

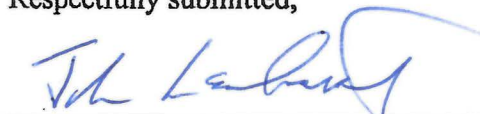
- A. Roe shall cease and desist from the sale, solicitation or negotiation of insurance in the state of Iowa without the proper licensure.
- B. Roe shall pay a civil penalty totaling \$1500 .
- C. Roe shall pay the costs of investigation and attorney fees totaling \$1000.
- D. So long as Roe does not violate the terms of this Order, this is a final Division action in regards to the allegations made in the Statement of Charges.
- E. Nothing contained in this Order shall in any way limit the Division from instituting administrative or legal action against Roe for any other past conduct or future activity in violation of Iowa laws and regulations.

SO ORDERED on this 7 day of June, 2016.



NICK GERHART
Iowa Insurance Commissioner

Respectfully submitted,



JOHN LEONHART
Compliance Attorney

CONSENT TO ORDER AND AGREEMENT

I, Elizabeth A. Roe, Respondent in this matter, have read, understood, and do knowingly consent to this Order in its entirety. The consent is entered into without any admission or denial of facts on my part. 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 that this Order is considered final administrative action that may be reported by the Division to the National Association of Insurance Commissioners and to other regulatory agencies. I also understand that this Order is a public record under Iowa Code Chapter 22, that will be disclosed to other state regulatory authorities, upon request, pursuant to Iowa Code section 505.8(8)(d). 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 the publicly available web site record that administrative action has been taken against me.

Dated this 2nd day of June, 2016.

Elizabeth A. Roe
ELIZABETH A. ROE

2568 Golf View Rd, Decorah, IA. 52101
Address of Signatory

Subscribed and sworn before me by Elizabeth A. Roe on this 2 day of June, 2016.



Sydney K Stephenson
Notary Public for the State of Iowa