

AUG 07 2019

FILED

BEFORE THE DEPARTMENT OF INSURANCE  
STATE OF NEBRASKA

STATE OF NEBRASKA	)	
DEPARTMENT OF INSURANCE,	)	
	)	CONSENT ORDER
PETITIONER,	)	
	)	
VS.	)	CAUSE NO. A-2188
	)	
CAMMILLE KAMMERER	)	
(NAIC National Producer #18498646),	)	
	)	
RESPONDENT.	)	
	)	
	)	

In order to resolve this matter, the Nebraska Department of Insurance (“Department”), by and through its attorney, Krystle Ledvina Garcia, and Cammille Kammerer (“Respondent”), mutually stipulate and agree as follows:

JURISDICTION

1. The Department has jurisdiction over the subject matter and Respondent pursuant to Neb. Rev. Stat. §§ 44-101.01, and 44-4047 to 44-4067 (Reissue 2010).
2. Respondent was licensed as an insurance producer under the laws of Nebraska at all times material hereto.

STIPULATIONS OF FACT

1. The Department initiated this administrative proceeding by filing a petition styled State of Nebraska Department of Insurance vs. Cammille Kammerer (NAIC National Producer # 18498646), Cause Number A-2188 on June 26, 2019. A copy of the petition was served upon the Respondent at Respondent’s registered business and residence address by certified mail, return receipt requested, and by regular U.S. mail.

2. Respondent is alleged to have violated Neb. Rev. Stat. §§ 44-4059(1)(b), 44-4059(1)(h), and 44-4065(3) (Reissue 2010) as follows:

- a. In September 2017, Respondent was appointed as an insurance agent with Farm Bureau Financial Services (“Insurer”). Between September 2017 through May 2018, Respondent submitted twenty-two insurance binders to Insurer based upon quotes she provided. Respondent was paid \$10,163.97 in compensation by Insurer for these policies. After conducting an investigation, Insurer determined that quotes were provided to the consumers but the policies were never actually bound. This resulted in Respondent receiving \$10,163.97 in compensation by Insurer for these policies.
- b. On or about June 29, 2018, Respondent’s appointment with Insurer was terminated. Subsequently, Respondent’s activities were investigated by the Insurance Fraud Prevention Division. Luke Wilke (“Wilke”), an investigator and law enforcement officer, conducted an investigation. He talked with the twenty-two insurance clients listed on the insurance binders Respondent submitted to Insurer. All of them confirmed that they communicated with Respondent and received a quote but all denied binding the insurance coverage. On or about October 1, 2018, Wilke interviewed Respondent and Respondent acknowledged owing Insurer several thousand dollars for unwarranted compensation.
- c. On or about January 17, 2019, Respondent was charged in the County Court of Douglas County, Nebraska for Fraudulent Insurance Act, \$5000 or more, a Class III Felony in case number CR19-1880. On or about March 12, 2019, Respondent was bound over to the Douglas County District Court.
- d. On or about April 15, 2019, Respondent was arraigned in the Douglas County District Court in Case CR 19-987.
- e. Respondent failed to report this criminal action within 30 days of arraignment to the Department as required.

3. Respondent was informed of her right to a public hearing. Respondent waives that right and enters into this Consent Order freely and voluntarily. Respondent understands and acknowledges that by waiving her right to a public hearing, Respondent also waives her right to confrontation of witnesses, production of evidence, and judicial review.

4. Respondent neither admits nor denies the allegations stated in Paragraph 2.

#### CONCLUSIONS OF LAW

Respondent’s conduct as alleged above constitutes violations of Neb. Rev. Stat. §§ 44-4059(1)(b), 44-4059(1)(h), and 44-4065(3) (Reissue 2010).



CERTIFICATE OF ADOPTION

I hereby certify that the foregoing Consent Order is adopted as the Final Order of the Nebraska Department of Insurance in the matter of State of Nebraska Department of Insurance v. Cammille Kammerer (NAIC National Producer Number 18498646), Cause No. A-2188.

STATE OF NEBRASKA  
DEPARTMENT OF INSURANCE

Bruce R. Range

Bruce Range  
Director of Insurance

8-7-2019

Date

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Consent Order was served upon Respondent by mailing a copy to the registered business address and the registered residence address at 418 12th Street, Ames, IA 50010-5414, on this 7 day of August 2019.

Brandis Bauer

**RECEIVED**

AUG 02 2019

NEBRASKA DEPARTMENT  
OF INSURANCE