

JUN 29 2020

BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

FILED

STATE OF NEBRASKA)	
DEPARTMENT OF INSURANCE,)	CONSENT ORDER
)	
PETITIONER,)	
)	
VS.)	
)	
TWYLI KEILSTRUP)	CAUSE NO. A-2211
(NAIC Producer #18974094),)	
)	
RESPONDENT.)	

In order to resolve this matter, the Nebraska Department of Insurance ("Petitioner"), by and through its attorney, Michael W. Anderson, and Twyli Keilstrup ("Respondent"), mutually stipulate and agree as follows:

JURISDICTION

1. Petitioner has jurisdiction over the subject matter and Respondent pursuant to Neb. Rev. Stat. §§ 44.101.01, and 44-4047 to 44-4067.
2. Respondent has been licensed as a non-resident insurance producer under the laws of Nebraska at all times material hereto.

STIPULATIONS OF FACT

1. Petitioner initiated this administrative proceeding by filing a Petition captioned State of Nebraska Department of Insurance vs. Twyli Keilstrup (NAIC National Producer # 18974094), Cause Number A-2211 on May 15, 2020. A copy of the Petition was sent to the Respondent at her registered address by certified mail, return receipt requested, and by regular U.S. mail. A copy of the petition was emailed to the Respondent at mkeilstrup@outlook.com on June 17, 2020, per her request. Respondent acknowledges receiving proper Notice of these proceedings.
2. Respondent is alleged to have violated Neb. Rev. Stat. §§ 44-4059(1) (b), 44-4059 (1) (g), 44-4059(1) (h), and 44-1524 (1) as follows:

JUN 29 2020

FILED

BEFORE THE DEPARTMENT OF INSURANCE
STATE OF NEBRASKA

CONSENT ORDER

CAUSE NO. A-2211

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE

PETITIONER

VS.

TWYLL KEILSTRUP
(NAIC Producer #15974094)

RESPONDENT

In order to resolve this matter, the Nebraska Department of Insurance ("Petitioner"), by and through its attorney, Michael V. Anderson, and Twyll Keilstrup ("Respondent"), mutually stipulate and agree as follows:

JURISDICTION

1. Petitioner has jurisdiction over the subject matter and Respondent pursuant to Neb. Rev. Stat. §§ 44-101.01 and 44-404.7 to 44-405.7.
2. Respondent has been licensed as a non-resident insurance producer under the laws of Nebraska at all times material hereto.

STIPULATIONS OF FACT

1. Petitioner initiated this administrative proceeding by filing a Petition captioned State of Nebraska Department of Insurance vs. Twyll Keilstrup (NAIC National Producer # 15974094), Cause Number A-2211 on May 15, 2020. A copy of the Petition was sent to the Respondent at her registered address by certified mail, return receipt requested, and by regular U.S. mail. A copy of the petition was emailed to the Respondent at mkeilstru@outlook.com on June 17, 2020. The Respondent acknowledges receiving proper Notice of these proceedings.

2. Respondent is alleged to have violated Neb. Rev. Stat. §§ 44-1059.1 (b), and 44-1524 (1) as follows:

RECEIVED
JUN 29 2020
NEBRASKA DEPARTMENT
OF INSURANCE

- a. In September 2019, Respondent was terminated by Freedom Life Insurance Company of America (Freedom Life). Respondent was appointed to sell life and health insurance policies to consumers. After conducting an internal audit covering a five (5) month period, Freedom Life determined Respondent had sold numerous high-premium policies of which the consumers could not be contacted for verification. Of the applications for these policies, several were submitted with Respondent's bank routing number, and several shared the same phone number as Respondent.
 - b. Respondent was interviewed by Freedom Life. Respondent admitted that she had been submitting fraudulent applications for insurance to Freedom Life.
 - c. On or about October 17, 2019, an Investigator with Petitioner's Consumer Affairs Division sent a certified letter to Respondent's address, requesting a response to the investigation conducted by Freedom Life. The letter sent on or about October 17, 2019 was delivered to Respondent's address and signed for. Follow-up correspondence was sent on or about November 7, 2019. A response was never received from Respondent.
3. Respondent admits the allegations in Paragraph 2
 4. 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.

CONCLUSIONS OF LAW

Respondent's conduct as alleged above constitutes violations of Neb. Rev. Stat. §§ 44-4059(1) (b), 44-4059 (1) (g), 44-4059(1) (h), and 44-1524 (1), and Respondent is subject to disciplinary action pursuant to Neb. Rev. Stat. §44-4059.

in September 2019, Respondent was terminated by Freedom Life Insurance Company of America (Freedom Life). Respondent was appointed to sell life and health insurance policies to consumers. After conducting an internal audit covering a five (5) month period, Freedom Life determined Respondent had sold numerous high-premium policies of which the consumers could not be contacted for verification. Of the applications for these policies, several were submitted with Respondent's bank routing number, and several shared the same phone number as Respondent.

Respondent was interviewed by Freedom Life. Respondent admitted that she had been submitting fraudulent applications for insurance to Freedom Life. On or about October 17, 2019, an investigator with Feltioner's Consumer Affairs Division sent a certified letter to Respondent's address, requesting a response to the investigation conducted by Freedom Life. The letter sent on or about October 17, 2019 was delivered to Respondent's address and signed for. Follow-up correspondence was sent on or about November 7, 2019. A response was never received from Respondent.

3. Respondent admits the allegations in Paragraph 2.
4. 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.

CONCLUSIONS OF LAW

Respondent's conduct as alleged above constitutes violations of Neb. Rev. Stat. §§ 44-4059(f) (d), 44-4059 (f) (g), 44-4059(f) (h) and 44-1524 (1), and Respondent is subject to disciplinary action pursuant to Neb. Rev. Stat. §§ 44-4059.

RECEIVED
JUN 29 2020
NEBRASKA DEPARTMENT
OF INSURANCE

CONSENT ORDER

It is therefore Ordered by the Director of Insurance and agreed by Respondent that:

1. Respondent agrees to the revocation of her Nebraska non-resident insurance producer's license, with said revocation to be effective on the date this Consent Order is adopted and approved by the Director of Insurance.

In witness of their intention to be bound by this Consent Order, each party has executed this document by subscribing their signatures below.



Michael W. Anderson, #25671
Attorney for Petitioner
1135 M Street, Suite 300
Lincoln NE 68501
(402) 471-2201

6/29/2020

Date



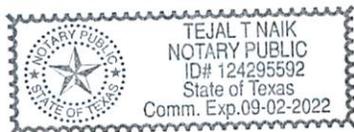
Twyli Keilstrup
Respondent

6/27/2020

Date

State of Texas)
County of Tadousca) ss.

On this 27th day of June, 2020, Twyli Keilstrup, personally appeared before me and read this Consent Order, executed the same, and acknowledged the same to be her voluntary act and deed.





Notary Public

CONSENT ORDER

It is therefore Ordered by the Director of Insurance and agreed by Respondent that:
Respondent agrees to the revocation of her Nebraska non-resident insurance producer's license, with said revocation to be effective on the date this Consent Order is adopted and approved by the Director of Insurance.
In witness of their intention to be bound by this Consent Order, each party has executed this document by subscribing their signatures below.

Michael W. Anderson, #25271
Attorney for Petitioner
1135 M Street, Suite 300
Lincoln NE 68501
(402) 477-2201
6/29/2020
Date

Twylli Kellaurup
Respondent
6/29/2020
Date

State of Nebraska
County of Lincoln
as

On this 29 day of June, 2020, Twylli Kellaurup, personally appeared before me and read this Consent Order, executed the same, and acknowledged the same to be her voluntary act and deed.

RECEIVED
JUN 29 2020
NEBRASKA DEPARTMENT
OF INSURANCE

Notary Public



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 vs. Twyli Keilstrup (NAIC National Producer #18974094), Cause No. A-2211.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE

Bruce R. Ronge

Bruce R. Ronge
Director of Insurance

6-29-2020

Date

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Consent Order was served upon Respondent by mailing a copy to her registered home address at 3411 Hastings Drive, Arlington, Texas, 76013, by certified mail, return receipt requested, by regular U.S. mail, and via email to mkeilstrup@outlook.com, on this 29th day of June, 2020.

Shelley Storie

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 vs Twyl Keistrup (NAIC National Producer #18874094), Cause No. A-2211.

STATE OF NEBRASKA
DEPARTMENT OF INSURANCE

Bruce R. Ramage
Bruce R. Ramage
Director of Insurance
6-29-2020
Date

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Consent Order was served upon Respondent by mailing a copy to her registered home address at 3411 Hastings Drive, Arlington, Texas, 76013, by certified mail, return receipt requested, by regular U.S. mail, and via email to mkeistrup@outlook.com, on this 29th day of June, 2020.

[Signature]

RECEIVED
JUN 29 2020
NEBRASKA DEPARTMENT
OF INSURANCE