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COMMISSION OF INSURANCE
INSURANCE DIVISION OF IOWA

BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF	)	Division Case No. 127289
	)	
MITCHELL S. MEYERS, Applicant	))	**FINAL ORDER REFUSING TO ISSUE AN INSURANCE PRODUCER LICENSE**
	)	

DECISION

Applicant Mitchell S. Meyers' application for renewal of his nonresident insurance producer license is refused due to his admitted violations of insurance law, his admissions of fraud, and the felony convictions, specifically the offenses of fraudulent sales practices under Iowa Code § 507E.3A and insurance fraud under Iowa Code § 507.3(2).

A hearing was held in the above-captioned matter beginning on August 20, 2025, at 8:30 A.M. before Commissioner Douglas M. Ommen. The hearing was held at the offices of the Iowa Insurance Division, 1963 Bell Avenue, Suite 100, Des Moines, Iowa 50315. The purpose of the hearing was to hear testimony and receive evidence regarding the Iowa Insurance Division's denial of Mitchell S. Meyers's application for renewal of an individual insurance producer license. Mitchell S. Meyers ("Meyers") appeared in person and by Ms. Jennifer E. Lindberg and Ms. Jenna E. Nelson, attorneys of the firm Brown, Winick, Graves, Gross and Baskerville, PLC. The Iowa Insurance Division ("the Division") was represented by attorney Mr. Colin Grace.

At the hearing, the parties advised that Commissioner that a written joint stipulation of facts had been reached including agreement on the admission of exhibits. The stipulation was agreed to on the record, and pursuant to the stipulation, the Division moved for the admission of Exhibits 1 through 11, which were received into evidence. Pursuant to the stipulation, Meyers then moved for the admission of Exhibits A through F, which were received into evidence. After opening statements, the Division called Robin Peterson of the Division's Licensing Section, Special Investigations Officer Stephanie Shelangowski of the Division's Fraud Bureau and Meyers to testify. Meyers then offered testimony on his own behalf. Following closing statements by both parties, the case was taken under advisement.

NOW THEREFORE, after reviewing the pleadings submitted in the case and the evidence received, we issue the following findings of fact, conclusions of law and orders:

FINDINGS OF FACT

1. Meyers was licensed in the state of Iowa as resident insurance producer from March 25, 2021, until his license expired on January 31, 2025. Meyers was licensed under national producer number 19846256.

2. Meyers was employed by Washington National Insurance Company for approximately two years. (Tr. 52).

3. Meyers was voluntarily terminated from Washington National on November 7, 2023.

4. Following Meyers' termination, an investigation was opened by the Insurance Fraud Bureau of the Division and assigned to Special Investigations Officer Stephanie Shelangowski. Officer Shelangowski gathered evidence, including interviewing Meyers and consumers who stated that Meyers submitted insurance applications without their knowledge or consent.

5. After the investigation by Officer Shelangowski, Meyers was charged in Iowa District Court for Clayton County on December 20, 2023, with four criminal complaints. The charged offenses included: Fraudulent Practice in the 1st Degree under Iowa Code §§ 714.8(3) and 714.9, a Class "C" felony; Identity Theft – greater than $10,000 under Iowa Code §§ 715A.8(2) and

715A.8(3)(a), a Class "C" felony; Fraudulent Sales Practices – greater than $10,000 under §§ 507E.3A(1) and 507E.3A(1), a Class "C" felony; and Insurance Fraud (Application Submission) under § 507E.3(2)(c), a Class "D" felony.

6. The facts alleged by Officer Shelangowski on December 20, 2023, in support of the felony charges were as follows:

> Between the time period of September 2021 and August 2023, the defendant [Meyers] while acting as a licensed Iowa Insurance Producer, submitted 84 fraudulent insurance policy applications with the intent to illegally gain commissions of $53,315.95 which he was not entitled to.
>
> In doing so, the defendant [Meyers] used victim[s'] personal information including name, date of birth, social security number, etc. without their permission. The defendant [Meyers] signed both electronic and physical signatures for these policies on behalf of the victims without permission or to the knowledge of these victims.

7. On February 7, 2024, a four-count trial information was filed against Meyers in the Iowa District Court for Clayton County by the prosecuting attorney charging the four crimes filed by Officer Shelangowski.

8. There is no evidence in the record to indicate that Meyers took additional action prior to March 11, 2024, to timely report to the Division pursuant to Iowa Code § 522B.16 that a trial information against Meyers had been filed by the prosecutor and approved by the district court judge.

9. On April 24, 2024, Meyers pursuant to a plea agreement entered a plea of guilty to Counts III and IV in the trial information when Count III was reduced to Fraudulent Sales Practices not over $10,000 under § 507E.3A(2), a Class "D" felony. Count IV was the charge of Insurance Fraud (Application Submission) under § 507E.3(2)(c), a Class "D" felony. Meyers' plea agreement involved the execution of a seven page "written guilty plea and waiver of rights,"

which was signed by Meyers and his attorney ("plea agreement"). The plea agreement included the following admission by Meyer:

> I admit that on or about September 1, 2021, I did the following things that constitute the crime(s)[:]
>
> Count III – Fraudulent Sales Practices under Section 507E.3A(1) and 507E.3A(2), a lessor included offense, where the resulting loss is less than ten thousand dollars (a Class D felony. Did, with the intent to defraud another person in connection with a sale, solicitation, or negotiation of insurance in this state, willfully did employ deception, device, scheme, or artifice to defraud, or did misrepresent, conceal or suppress any material fact, or did engage in an act, practice, or course of business which operates as a fraud or deceit upon another person, where the amount of money or value of property or services involved which does not exceed ten thousand dollars.
>
> Count IV – Insurance Fraud (Application Submission) under Iowa Code Section 507E.3(2)(c) resulting in a loss not exceeding ten thousand dollars (a Class D felony). Did, with the intent to defraud an insurer, present or cause to be presented to an insurer, any written document or oral statement, including a computer-generated document, as part of, or in support of, an application for insurance coverage, knowing that such document or statement contains false information concerning a material fact.
>
> I admit that my actions would satisfy each and every element set forth in paragraph 5 above.

10. On April 25, 2024, the Iowa District Court for Clayton County following Meyers' pleas of guilty issued an Order for Deferred Judgment and Probation that placed Meyers on probation for two to four years and a penalty of $1,025.

11. Meyers filed a uniform application for license as a resident insurance producer in the state of Iowa with the Division on January 27, 2025, requesting renewal of his license ("January Application").

12. Question 1B of the January Application included the following question: "Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony, which has not been previously reported to this insurance department?"

13. Meyers answered "Yes" to Question IB of the January Application.

14. Although the formatting and spacing of the January Application may have obscured the following instruction for Questions 1A, 1B, 1B1, and 1C, we note it here:

> If you answer yes, you must attach to this application: (a) a written statement explaining the circumstances of each incident, (b) a copy of the charging document, and (c) a copy of the official document, which demonstrates the resolution of the charges or any final judgment.

15. The January Application represents that it was submitted by Meyer, as the "producer," and further bears the following attestation:

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

16. Meyer provided some additional documentation concerning his answer to Question 1A in the January Application, including a letter dated January 10, 2025, that appears to have been written by Meyers. However, we find that this letter does not provide any explanation of facts or circumstances that gave rise to the charges of fraudulent sales practices or insurance fraud by Meyers, nor any explanation for the delay in reporting the charges to the Division within thirty days.

17. On February 5, 2025, the Division notified Meyers that his January Application for renewal of his resident producer license was being denied. The Division provided the following basis for the denial of Meyers' January Application:

> Failure to timely report your criminal prosecution and being convicted of felony insurance fraud and fraudulent sales practices show that you do not have the character or competence to be issued an insurance producer license.

18. Meyers filed another uniform application for license as a resident insurance producer in the state of Iowa with the Division on May 30, 2025, requesting renewal of his license ("May Application").

19. Question 1B of the May Application included the following question: "Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony, which has not been previously reported to this insurance department?"

20. Meyers answered "No" to Question IB of the May Application. However, we note that Meyers again included the letter dated January 10, 2025.

21. The May Application represents that it was submitted by Meyer, as the "producer," and further bears the following attestation:

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

22. On June 5, 2025, the Division notified Meyers that his May Application for renewal of his resident producer license was also being denied. The Division provided the same basis for the denial of Meyers' May Application:

> Failure to timely report your criminal prosecution and being convicted of felony insurance fraud and fraudulent sales practices show that you do not have the character or competence to be issued an insurance producer license.

23. In his testimony at the hearing Meyers renounced the factual basis that he had provided to the Iowa District Court for Clayton County on April 24, 2024, when the judge accepted Meyers' pleas of guilty. (Tr. 47-49). We note that Meyers' admissions and plea of guilty were narrowed from the information that charged a course of conduct over a period of September 1, 2021, through August 1, 2023, to conduct on a single day of September 1, 2021.

(Tr. 49; Ex. 11). Meyers testified that none of the insurance applications that gave rise to the criminal charges were fraudulent and that he pled guilty to insurance fraud and fraudulent sales practices because he "was having a kid in a few weeks, and it was a deferred judgment, and [he] could go on probation for a couple of years." (Tr. 49).

24. On July 3, 2025, Meyers requested a hearing and on July 10, 2025, the commissioner issued a notice of hearing.

CONCLUSIONS OF LAW

25. Applications for nonresident individual insurance producer licenses in Iowa must be made on the National Association of Insurance Commissioners' uniform application for insurance producer licensing. Iowa Code §§ 522B.1(18) and 522B.5(1).

26. The Division has been participating in the NAIC uniform insurance producer application processes for approximately 25 years. 2001 Acts, ch 16, §19, 37 and Iowa Code § 522B.5. Iowa's Licensing of Insurance Producers Law is based upon the NAIC's Producer Licensing Model Act. 2000 Proceedings of the NAIC, 3rd Quarter 7, 11, 36-45, 386, 403. Iowa is a participating state in the National Insurance Producer Registry ("NIPR"). (See NIPR News Release, http://www.nipr.com/news/10th_anniversary_marked.htm September 9, 2006.)

27. The Commissioner has discretion to refuse to issue an insurance producer license for enumerated causes. Iowa Code § 522B.11 provides, in part:

> 1. The commissioner may place on probation, suspend, revoke, or refuse to issue or renew an insurance producer's license or may levy a civil penalty as provided in section 522B.17 for any one or more of the following causes:
>
> *a.* Providing incorrect, misleading, incomplete, or materially untrue information in the license application.
> *b.* Violating any insurance laws, or violating any regulation, subpoena, or order of the commissioner or of a commissioner of another state.

c. Obtaining or attempting to obtain a license through misrepresentation or fraud.
d. Improperly withholding, misappropriating, or converting any moneys or properties received in the course of doing insurance business.
e. Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance.
f. Having been convicted of a felony.
g. Having admitted or been found to have committed any unfair insurance trade practice or fraud.
h. Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere.
i. Having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory.

* * *

2. If the commissioner does not renew a license or denies an application for a license, the commissioner shall notify the applicant or licensee and advise, in writing, the licensee or applicant of the reason for the nonrenewal of the license or denial of the application for a license. The licensee or applicant may request a hearing on the nonrenewal or denial. A hearing shall be conducted according to section 507B.6.

28. Iowa law grants wide discretion to a licensing authority such as the insurance commissioner. The Iowa Supreme Court has described a state's licensing authority as "extremely broad." ***In the matter of Diamond,*** No. 96975, 2019 WL 5677529, (Iowa Ins. Div., Oct. 23, 2019), at 35; ***Burns v. Board of Nursing of State of Iowa***, 528 N.W.2d 602, 604 (Iowa 1995).

29. Although counsel for Meyers argues the Commissioner has discretion under Iowa Code § 522B.11, and we agree, the law places an affirmative responsibility on the commissioner to find the applicant is fit to receive a license. Iowa Code § 522B.5 provides, in part:

Before approving the application, the commissioner shall find all of the following:
a. The individual is at least eighteen years of age.
b. The individual has not committed any act that is a ground for denial, suspension, or revocation as set forth in section 522B.11.
c. The individual has paid the license fee of fifty dollars.
d. The individual has successfully passed the examinations for the lines of authority for which the person has applied.
e. In order to protect the public interest, the individual has the requisite character and competence to receive a license as an insurance producer.

30. As the purpose of statutory licensing schemes is to protect the public health, safety and welfare of the people of Iowa, the licensing statutes should be liberally construed. ***Diamond,*** *Id.* at 35***; In the matter of Michael Nulph,*** Division Case No. 94689, November 7, 2017, 2017 WL 6504599 (Iowa Ins. Div.) at 5. Using the wide discretion accorded to us, but mindful of the responsibility to protect consumers from fraud, we carefully consider applicants who have recently engaged in fraud.

31. Meyers may be disqualified from licensure because in his plea of guilty on April 24, 2024, he admitted under oath to the District Court judge that Meyers has committed fraudulent sales practices under Iowa Code §§ 507E.3A(1) and 507E.3A(2) and insurance fraud (application submission) under Iowa Code §§ 507E.3(2)(c). The plea of guilty, court admissions and deferred judgment on April 24, 2025, subject Meyers to denial under Iowa Code §522B.11(1)(b), (f), (g) and (h).

32. We are deeply troubled by Meyers' rather cavalier explanation that he admitted to the judge that he had committed felony crimes, but now he is asking the Commissioner find that Meyers did not actually commit the felony crimes.

33. We understand a defendant may have other considerations when deciding whether to enter a plea of guilty, but a willingness to admit to felony fraudulent sales practices and felony insurance fraud for advantage, and then only months later to minimize the crimes of fraud for advantage, casts serious doubt on Meyers' character for honesty, candor and trustworthiness.

34. By a preponderance of the evidence we hold Meyers to his admission to the District Court in Clayton County that Meyers committed felony crimes of fraudulent sales practices and insurance fraud on September 1, 2021. The plea of guilty, court admissions and deferred

judgment on April 24, 2025, are sufficient to support the denial of Meyers' application under Iowa Code § 522B.11(1)(b), (f), (g) and (h).

35. The Division in its June 5, 2025, notice of denial described Meyers' plea of guilty and the District Court's deferred judgment to be a "conviction." Robin Petersen, the Division employee who testified concerning the decision, is not an attorney, and the record is not clear whether any other person reviewed the decision that Meyers' deferred judgment was sufficient to constitute a conviction in this context. While we find no Iowa court has addressed this question under the commissioner's licensing authority, we do find the reasoning of the Iowa Supreme Court in ***Johnston v. Iowa Department of Transportation***, 958 N.W.2d 180, (Iowa 2021) to be persuasive. We conclude that the deferred judgment by the District Court for Clayton County under Iowa law in the Meyers' prosecution is a conviction for purposes of Iowa Code § 522B.11(1)(f).

36. We also conclude that based on his admissions and plea, Meyers has violated insurance laws and has admitted fraud for purposes of Iowa Code § 522B.11(1)(b) and (g).

37. Finally, we have previously concluded that although "fraudulent practice" is not defined under Iowa Code § 522B.11(1)(h), it is not limited to common law fraud or deceit. ***In the matter of Trina M. Gomez***, No. 98904, 2019 WL 1971255, at 4. (Iowa Ins. Div., Jan. 16, 2019). We concluded in *Gomez* that "fraudulent practices" under Iowa Code § 522B. 11(1)(h) would include a broad class of conduct involving any method or degree of deception, fraud, false pretense, false promise, misrepresentation, false or misleading statements, and any concealment, suppression or omission of material fact with the intent to mislead. ***Gomez***, *Id.* at 4. The word "dishonest" has plain and ordinary meaning. Yet, it can be defined as "characterized by lack of truth, honesty, or trustworthiness." ***Diamond***, *Id.* at 56 (Citing Dictionary by Merriam-Webster,

https://www.merriam-webster.com/). Trustworthiness in the context of an insurance producer license is the confidence worthy of a trust relied upon by the public when dealing with a licensed individual, who is acting under the imprimatur of a state of Iowa insurance professional license. ***Diamond***, *Id.* at 55; ***In the matter of Tommy McCellan-Bey***, No. 956516, 2018 WL 8220766, at 5 (Iowa Ins. Div., Oct. 12, 2018). "Statutes which regulate the insurance business are remedial in character, enacted under the state's police power upon the theory the business is impressed with a public interest and the public is entitled to protection against illegal practices. Such statutes are liberally construed in order to carry out the legislative purpose ... [*Citations omitted*]. The business of insurance is one peculiarly subject to supervision and control ... [*Citations omitted*]. Statutes intended for public benefit are to be taken most favorably to the public." ***McCellan-Bey***, *Id.* at 5; (Citing ***Bankers Life & Casualty Co. v. Alexander***, 242 Iowa 364, 373; 45 N.W.2d 258, 263 (Iowa 1950)). Meyers' admitted felony crimes of fraudulent sales practices and insurance fraud constitute a fraudulent and dishonest practice, as well as demonstrating untrustworthiness for purposes of Iowa Code § 522B.11(1)(b) and (g).

38. After reviewing and considering all the facts, we find that Meyers' recent criminal conduct is grounds to refuse to renew his insurance producer license. This cause is exacerbated by Meyers' efforts to minimize the severity of his past wrongdoing and failure to accept responsibility for his crimes of fraudulent sales practices and insurance fraud. We find that both during the application process and during the hearing Meyers failed to provide a reasonable explanation of the underlying facts and circumstances that gave rise to the charges. Meyers failed to provide a reasonable explanation of his apparent failure in judgment and his decision to engage in the conduct constituting the crimes of fraudulent sales practices and insurance fraud.

39. Alternatively, if Meyers had carried the burden of proof that he actually lied to the District Court judge to persuade the judge to accept his pleas of guilty, we would expect a detailed explanation as to the reason that we should affirmatively find that Meyers has the requisite character and fitness to sell, solicit and negotiate insurance to older Iowans even though he lied to a District Court judge on April 24, 2024.

40. The crimes admitted by Meyers relate directly to the question of his character and fitness for the business of insurance. Yet, this basis may not permanently disqualify Meyers from the business of insurance. Rehabilitation is a significant consideration in whether an individual once again demonstrates his qualification for an insurance producer license. Meyers provided very little information that would relate to rehabilitation of his character or judgment, nor did he offer whether his professional circumstance could involve a heightened level of supervision by an experienced producer who possesses the requisite character and fitness to be licensed as a producer, and could provide reasonable assurance that Meyers will conduct his business in full compliance with the law and free from any appearance of unethical conduct.

41. We do not find it necessary to address the proposed basis of not submitting a timely report to the Division under Iowa Code § 522B.16.

ORDER

IT IS THEREFORE ORDERED that we refuse to renew the resident individual insurance producer license to Mitchell S. Meyers.

Dated this 4th day of September, 2025.

DOUGLAS M. OMMEN
Iowa Insurance Commissioner

Copies to parties and counsel.

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 September 4, 2025.

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

Signature: Brooke Hohn
Brooke Hohn

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, without a license and in violation of this Order, is a felony under Iowa Code § 507A.10, subjecting you to the 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 OF FINAL ORDER IMPACT

A final order of license refusal 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 contested case. 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.