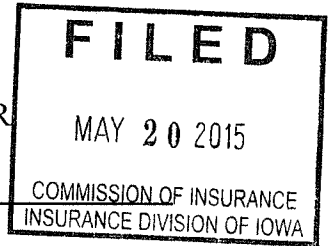


BEFORE THE IOWA INSURANCE COMMISSIONER



IN THE MATTER OF)	
)	Division No. 86545
Nicholas T. Ryan)	
NPN 8793525)	ORDER REINSTATING LICENSE
)	AFTER SUSPENSION
Respondent.)	
)	

Pursuant to Iowa Code chapter 522B and 191 IAC 10.10, this matter comes before the Commissioner of Insurance upon an application by Nicholas Ryan for the reinstatement of his Iowa insurance producer’s license.

I. PARTIES AND JURISDICTION

1. The Commissioner of Insurance, Nick Gerhart, directly and through his designees, administers and enforces the provisions of Iowa Code § 505.8 and the Iowa Licensing of Insurance Producers Act, Chapter 522B.

2. Nicholas Ryan (“Ryan”) is an individual with a last known mailing address of 548 W. Main Street, Fremont, IA 52561.

3. Ryan has filed an application with the Iowa Insurance Division (“Division”) for reinstatement of his suspended license and the Commissioner is authorized to issue this Order pursuant to 191 IAC 10.10.

II. FINDINGS OF FACT

4. Ryan is licensed as a resident insurance producer in the State of Iowa.

5. Ryan submitted an application for individual insurance producer license on June 27, 2014 in which the Commissioner was designated as agent for service of process.

6. On February 24, 2015, the Division sent by United States mail notification of the intent to issue a suspension of his license. The notice of intended suspension advised Ryan that the Division's reinstatement of the producer license was contingent upon the Iowa Department of Revenue ("IDR") withdrawing the Certificate of Noncompliance.

7. On May 4, 2015, a suspension order was issued by the Division immediately suspending Ryan's insurance producer's license ("Suspension Order").

8. IDR withdrew the Certificate of Noncompliance on May 18, 2015.

9. On May 19, 2015, Ryan filed an application for reinstatement after suspension of his insurance producer license as required by 191 IAC 10.10.

10. As Ryan has complied with the suspension and filed the necessary reinstatement application, an order of reinstatement of his Iowa insurance producer's license will be issued.

III. CONCLUSIONS OF LAW

1. Iowa Code §522B.11(1) authorizes a range of disciplinary actions for insurance producers, including suspensions, but the imposition and duration of suspensions, is within the discretion of the Commissioner.

2. Ryan is in compliance with the conditions of the Suspension Order issued on May 4, 2015 and has filed the required application of reinstatement. An order of reinstatement should be issued pursuant to 191 IAC 10.10.

IV. ORDERS

IT IS FURTHER ORDERED that:

A. The Suspension Order issued on May 4, 2015 is hereby vacated and the Iowa resident insurance producer license of Ryan is reinstated; and

B. Ryan shall immediately be permitted to transact and participate in the business of insurance in Iowa.

IT IS FURTHER ORDERED that, pursuant to Iowa Code § 505.8(10), the one hundred dollar (\$100) payment made with the application for reinstatement shall be paid to the Iowa Insurance Division settlement fund established for recovery of expenses and costs related to investigations and other proceedings.

Dated this 20th day of May, 2015.

COMMISSIONER OF INSURANCE



Douglas M. Ommen
Deputy Commissioner



Dustin DeGroot
Compliance Attorney

5/20/2015

Date

AFFIDAVIT OF SERVICE

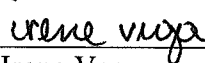
County of Polk)
) ss
State of Iowa)

The undersigned affiant certifies under penalty of perjury that she has entering the above order into the records of the Iowa Commissioner of Insurance and on the 20th day of May, 2015, the foregoing order was delivered to the United States Postal Service, postage prepaid, for first class mail and also for certified mail service, return receipt requested; to:

Nicholas T. Ryan
548 W. Main Street
Fremont, IA 52561

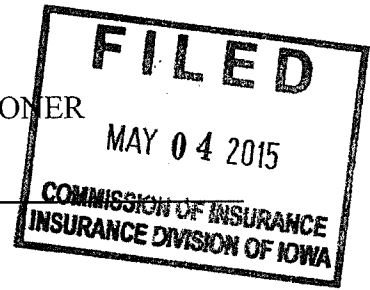
I further certify that the foregoing order was sent by email to:

nickryaninfo@gmail.com



Irene Vega
Iowa Insurance Division

BEFORE THE IOWA INSURANCE COMMISSIONER



IN THE MATTER OF)	
)	
NICHOLAS T. RYAN)	Division No. 86545
NPN # 8793525)	
)	ORDER FOR SUSPENSION
Respondent.)	
)	

This matter comes before the Iowa Insurance Commissioner upon submission of a Certificate of Noncompliance from the Iowa Department of Revenue (“Revenue”). **Nicholas T. Ryan** (“Respondent”) submitted an application for insurance producer licensure in which the commissioner was designated as Respondent’s agent for service of process. Under Iowa Code section 272D.8 (2015) and Iowa Administrative Code, rule 191-10.23, the commissioner was required to issue a notice to Respondent advising that the Certificate of Noncompliance was received and that Respondent’s Iowa insurance producer license would be suspended in 60 days unless Revenue withdrew the Certificate of Noncompliance within those 60 days. The Iowa Insurance Division’s letters notifying the Respondent of the intended suspension were sent on February 9th and 24th, 2015. Therefore, the sixty-day notice period has now passed and Revenue has not withdrawn the Certificate of Noncompliance. The commissioner has authority to order the suspension of the insurance producer license of Respondent pursuant to Iowa Code section 272D.8 (2015) and Iowa Administrative Code, rule 191-10.23.

IT IS THEREFORE ORDERED that:

The Iowa insurance producer license of **Nicholas T. Ryan** is suspended as of the date of this Order.

Dated this 4th day of May, 2015.

COMMISSIONER OF INSURANCE



Douglas M. Ommen
Deputy Commissioner



Dustin DeGroote

5/4/2015
Date

AFFIDAVIT OF SERVICE

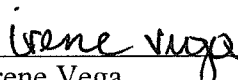
County of Polk)
) ss
State of Iowa)

The undersigned affiant certifies under penalty of perjury that she has entering the above order into the records of the Iowa Commissioner of Insurance and on the 4th day of May, 2015, the foregoing order was delivered to the United States Postal Service, postage prepaid, for first class mail and also for certified mail service, return receipt requested; to:

Nicholas T. Ryan
548 W. Main Street
Freemont, IA 52561

I further certify that the foregoing order was sent by email to:

nickryaninfo@gmail.com



Irene Vega
Iowa Insurance Division

CC:
Iowa Department of
Revenue
Attn: License Sanction
PO Box 10330
Des Moines, IA 50306-
0330

LOCAL MAIL
Iowa Insurance Division
Irene Vega

By RESTRICTED &
FIRST CLASS MAIL:
Nicholas T. Ryan
548 W. Main Street
Freemont, IA 52561