

BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF)	ORDER AND CONSENT TO ORDER
)	
DANA HOWARD)	DIVISION FILE NO. 69735
)	
)	

Now comes the Iowa Insurance Division, represented by John Leonhart, Enforcement Attorney, pursuant to the provisions of the Iowa Licensing of Insurance Producers Act, Iowa Code chapter 522B (2010), regarding Dana Howard's misstatement on her insurance producer application. Dana Howard admits that the Iowa Insurance Division has personal jurisdiction over her and has subject matter jurisdiction over this matter. Dana Howard admits to the violation contained in this Order and consents to the entry of this Order.

FINDINGS OF FACT

1. Dana Howard ("Respondent") is an individual who has a last known home address of 637 10th Ave N, Clear Lake, IA 50428.
2. On November 12, 2010, Respondent submitted a producer license application to the Iowa Insurance Division.
4. To Background Question one (1) on the application, "Have you ever been convicted of a crime, had a judgment withheld or deferred, or are you currently charged with committing a crime?" Respondent answered "No".
5. An Iowa Courts record check determined that Respondent was convicted of a criminal charge for Possession of Drug Paraphernalia on August 3, 2000 and that she has a pending charge for Possession of Drug Paraphernalia.



ORDERS

WHEREFORE, IT IS HEREBY ORDERED pursuant to the powers granted to the Commissioner of Insurance by Iowa Code section 505.8 (2010) as follows:

- A. Respondent shall Cease and Desist violating Iowa Code chapter 522B and its rules for the act described above or any other insurance statutes or rules in the State of Iowa.
- B. Respondent shall be placed on probation for a period of one (1) year during which time she must submit to the Division reports updating the Division on the status of her pending criminal charge.
- C. During the probationary period Respondent license is subject to immediate suspension or revocation should she be convicted of anything more than a misdemeanor on the pending criminal charge or should she fail to comply with the terms of her probation.

CONSENT TO ORDER

I, Dana Howard, have read, understood, and do knowingly consent to this Order in its entirety. 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 also understand that this Order is considered final administrative action that shall be reported by the Division to the Central Registration Depository, if I am securities licensed, and, if I am insurance licensed, to the National Association of Insurance Commissioners and to all insurance companies with which I am actively appointed. I also understand that this Order is a public record under Iowa Code chapter 22 (2010), that will be disclosed to other state regulatory authorities, upon request, pursuant to Iowa Code section 505.8(6)(c) (2010). 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 my publicly available web site record that administrative action has been taken against me.

Dated this 18 day of January, 2010.

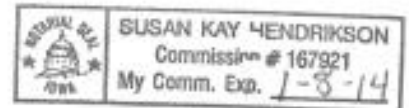


Dana Howard

Subscribed and sworn before me by Dana Howard on this 18 day of January, 2010.



Notary Public



Now comes the Iowa Insurance Division represented by the Enforcement Bureau Chief, Bob Koppin, and states that the attached Order has been approved by the Undersigned.

Dated this 19th day of January, 2010.

Iowa Insurance Division



Robert Koppin
Enforcement Bureau Chief