

BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF)	ORDER AND CONSENT TO ORDER
TOM RICHARDSON)	
INSURANCE PRODUCER # 9888025)	DIVISION FILE NO.: 80333

Now comes the Iowa Insurance Division ("Division") represented by Enforcement Bureau Attorney John Leonhart and alleges that Tom Richardson ("Richardson") has violated the provisions of Chapter 522B – the Licensing of Insurance Producers Act. Richardson consents to the entry of the Order. Richardson admits that the Iowa Insurance Division has personal jurisdiction over him and has subject matter jurisdiction over this matter.

PARTIES AND JURISDICTION

1. The Commissioner of Insurance, Nick Gerhart, enforces Iowa Code Chapter 522B – the Licensing of Insurance Producers Act.
2. Richardson is an individual with a last known mailing address of 412 Burnham Street, Lehigh, Iowa 50557.
3. Richardson is a licensed insurance producer in the state of Iowa.

FACTUAL BACKGROUND

4. Richardson visited Jeanne Wilson ("Wilson") in January, 2012, to sell her an annuity product with Aviva.
5. Wilson purchased an Aviva policy in February, 2012, and Richardson allegedly mailed to her the policy in June, 2012, by first class mail.
6. Wilson sent a letter to Aviva on February 15, 2013, that stated she had never received the policy and her signature on the contract delivery receipt was not hers.

7. Richardson has admitted that he signed Wilson's signature to the contract delivery receipt without her authorization or consent.

8. Richardson's action are in violation of Iowa Code sections 522B.11(1) (g), (h) and (j).

ORDER

9. Richardson consents to cease and desist from the violation of any Iowa insurance laws.

10. Richardson consents to the payment of a \$500.00 civil penalty.

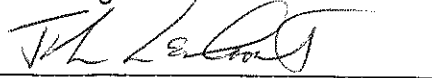
11. Richardson acknowledges the following:

a. Nothing contained in this Order shall be construed to deprive any person or entity of any private right of action under any law.

b. Nothing contained in this Order shall be construed to limit the authority of the Division to institute administrative or legal action against Owens for any other past conduct or future activity in violation of Iowa laws and regulations.

Now comes the Enforcement Bureau Chief Robert Koppin, on behalf of the Division, and states that the Order and Consent to Order has been reviewed and approved by the

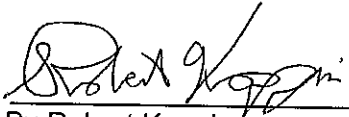
Undersigned.



John Leonhart
Enforcement Bureau

Dated this 30th day of December, 2013.

Iowa Insurance Division

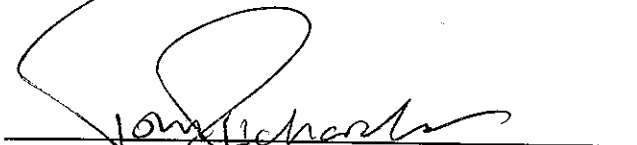


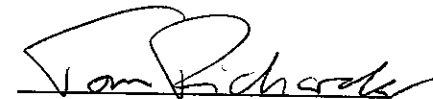
By Robert Koppin
Enforcement Bureau Chief

CONSENT TO ORDER

I, Tom Richardson, 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 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 (2013), that will be disclosed to other state regulatory authorities, upon request, pursuant to Iowa Code § 505.8(6)(c) (2013). 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 the publicly available web site record that administrative action has been taken against me.

Dated this 20th day of December, 2013.



Tom Richardson

Printed Name

2666 5th Ave S Ft. Dodge, IA 50501
Address of Signatory

Subscribed and sworn before me by Tom Richardson on this 20 day of
Dec, 2013.


Notary Public for the State of Iowa

