

MAR 25 2015

**COMMISSION OF INSURANCE  
INSURANCE DIVISION OF IOWA**

## BEFORE THE IOWA INSURANCE COMMISSIONER

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IN THE MATTER OF:	)	ORDER AND CONSENT TO ORDER
	)	
STEPHENIE OWEN	)	
NPN # 17321402	)	DIVISION FILE NO.: 84720

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The Iowa Insurance Division ("Division") pursuant to the provisions of the Iowa Licensing of Insurance Producers Act – Iowa Code Chapter 522B has sought the entry of this Order.

**ALLEGATIONS OF FACT**

The Division has alleged in the statement of charges filed in this matter that Stephenie Owen ("Owen") violated Iowa Code § 522B.11(1)(a) and (c) by obtaining a producer license through incorrect, misleading, incomplete or materially untrue information in an application.

**STIPULATIONS**

1. **Jurisdiction.** Owen consents to the entry of this Order and admits that the Iowa Insurance Division has personal jurisdiction over her and has subject matter jurisdiction over this matter.
2. **Censure of insurance producer license.** Owen agrees to the censure of her insurance producer license in the state of Iowa based on the allegations contained in this Order.
3. **Cease and Desist.** Owen agrees to cease and desist violating Iowa Code Chapter 522B and its rules based on the allegations made in this Order.

**ORDER**

WHEREFORE, IT IS ORDERED pursuant to the powers granted to the Commissioner of Insurance by Iowa Code Chapter 522B that:

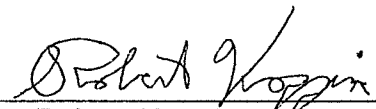
1. Owen is hereby censured.
2. Owen shall cease and desist from future violations of Iowa Code Chapter 522B and its rules.
3. Nothing contained in this Order shall in any way limit the right of the Division to institute administrative or legal action against Owen for any other past conduct or future activity in violation of Iowa laws or regulations.

Dated this 25 day of March, 2015.

Iowa Insurance Commissioner

  
\_\_\_\_\_  
NICK GERHART  
Insurance Commissioner

Iowa Insurance Division

By:   
\_\_\_\_\_  
Robert Koppin  
Enforcement Bureau Chief

**CONSENT**

I, Stephenie Owen, 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 securities licensed, and, if 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 (2013), that will be disclosed to other state regulatory authorities, upon request, pursuant to Iowa Code section 505.8(8)(d) (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 my publicly available web site record that administrative action has been taken against me.

Dated this 23 day of March, 2015.

Stephenie Owen  
Stephenie Owen

Subscribed and sworn before me by Tracy Creason on this 23 day of March, 2015.

Tracy Creason  
Notary Public for the state of Iowa

