FILED

OCT **17** 2016

COMMISSION OF INSURANCE INSURANCE DIVISION OF IOWA

BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF) Division Case No. 75929
SARAH E. BEAMAN, NPN 16404797, DOB 08/15/XXXX, Respondent	ORDER LIFTING SUSPENSION AFTER SUSPENSION AND EXPIRATION

Pursuant to Iowa Code chapter 522B and 191 IAC 10.10, this matter comes before the Commissioner of Insurance upon an application by Sarah E. Beaman for the reinstatement of her Iowa insurance producer 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. Sarah E. Beaman ("Beaman") is an individual with a last known mailing address of 303 Church St. #3, PO Box 201 Colesburg, IA 52035 and a national producer number of 16404797.
- 3. Beaman has filed an application with the Iowa Insurance Division ("Division") for reinstatement of her suspended license and the Commissioner is authorized to issue this Order pursuant to 191 IAC 10.10.

II. FINDINGS OF FACT

4. Beaman was previously licensed as a resident insurance producer in the State of Iowa.

- 5. Beaman submitted an application for individual insurance producer license on September 27, 2011 in which the Commissioner was designated as agent for service of process.
- 6. On February 13, 2012, the Division mailed Beaman notification of the intent to issue a suspension of her license if the Iowa Department of Revenue ("IDR") did not withdraw the Certificate of Noncompliance within 60 days.
- 7. On April 16, 2012, an order was issued by the Division immediately suspending Beaman's insurance producer license ("Suspension Order"). Beaman was also notified that the Division's reinstatement of the producer license was contingent upon IDR withdrawing the Certificate of Noncompliance.
 - 8. IDR withdrew the Certificate of Noncompliance on April 17, 2012.
 - 9. On August 31, 2014, Beaman's insurance producer license expired.
- 10. On October 10, 2016, Beaman mailed filed an application for reinstatement after suspension of her insurance producer license as required by 191 IAC 10.10(2) and 10.10(6).

III. CONCLUSIONS OF LAW

- 11. 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.
- 12. 191 IAC 10.10(2)(a) states that a producer whose license has been suspended by order may apply to the Commissioner for reinstatement of his or her license by filing an application for reinstatement.
- 13. 191 IAC 10.10(2)(b) provides that applications for reinstatement must allege facts sufficient to enable the Commissioner to establish that the basis of the suspension no longer exists.

- 14. 191 IAC 10.10(6) provides that when a producer's license is suspended for a period beyond the license expiration date, the license will terminate on the expiration date and the producer must file an application for reinstatement in accordance with subrule 191 IAC 10.10(2).
- 15. Beaman is in compliance with the conditions of the Suspension Order issued on April 16, 2012.
- 16. Though Beaman's insurance producer license expired on August 31, 2014, she and has filed the required application for reinstatement and has alleged facts that demonstrate that the basis of the suspension no longer exists. An order of lifting the suspension should be issued pursuant to 191 IAC 10.10.

IV. ORDER

IT IS THEREFORE ORDERED that:

- A. Beaman's suspension of her insurance producer license is lifted and Beaman is permitted to apply for a new insurance producer license; and
- B. Beaman must first meet the licensure requirement of the state of Iowa before she will 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 remitted with the application for reinstatement shall be paid to the Iowa Insurance Division Enforcement Fund to provide funds for insurance enforcement and education.

Dated this 17th day of October, 2016.

COMMISSIONER OF INSURANCE

Deputy Commissioner		
Dustin J. DeGroote Compliance Attorney	Date CERTIFICATE OF SERVICE	
County of Polk) State of Iowa)		

The undersigned affiant certifies under penalty of perjury that he has entered the above order into the records of the Iowa Commissioner of Insurance and on the 18th day of October, 2016, 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:

Sarah E. Beaman 308 Church St. #3 P.O. Box 201 Colesburg, IA 52035

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

sarah.e.beaman@gmail.com

Tammi L. Green

Iowa Insurance Division

BEFORE THE IOWA INSURANCE COMMISSIONER IOWA INSURANCE DIVISION 330 MAPLE STREET DES MOINES, IA 50319

IN THE MATTER OF:) DOCKET NO. 75929
SARAH BEAMAN)
INSURANCE PRODUCER) ORDER FOR SUSPENSION
NO. 16404797	j

This matter comes before the Iowa Insurance Commissioner upon submission of a Certificate of Noncompliance from the Iowa Department of Revenue ("Revenue"). Under Iowa Code section 272D.9 (2011) and Iowa Administrative Code, rule 191-10.23, the Iowa Insurance Commissioner was required to issue a notice to Sarah Beaman ("Respondent") advising Respondent 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 letter notifying Respondent of the intended suspension was sent on February 13, 2012. Therefore, the sixty-day notice period has now passed.

The Iowa Insurance Commissioner has authority to order the suspension of the insurance producer license of Respondent pursuant to Iowa Code section 252J.9 (2011) and Iowa Administrative Code, rule 191-10.23.

THEREFORE, IT IS ORDERED:

The Iowa insurance producer license of Sarah Beaman is suspended as of the date of this Order.

SUSAN E. VOSS

Commissioner of Insurance

BY: ROBERT KOPPIN Enforcement Bureau Chief

Date: April 16, 2012

CC: Iowa Department of Revenue License Sanction 401 SW 7th Street Suite C Des Moines, IA 50309 LOCAL Christina Hazelbaker Iowa Insurance Division By CERTIFIED & FIRST CLASS MAIL: Sarah Beaman 4229 Toronto Street Ames, IA 50014