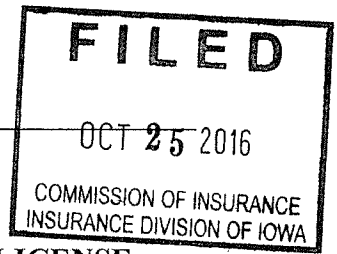


BEFORE THE IOWA INSURANCE COMMISSIONER



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IN THE MATTER OF	)	Division Case No. 88416
	)	
JULIE NATION,	)	<b>ORDER REINSTATING LICENSE</b>
NPN 16129432,	)	<b>AFTER SUSPENSION</b>
DOB 02/19/XXXX,	)	
Respondent	)	

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Pursuant to Iowa Code chapter 522B and 191 IAC 10.10, the matter comes before the Commissioner of Insurance upon an application by Julie Nation 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. Julie Nation (“Nation”) is an individual with a last known mailing address of 6855 Woodland Avenue #507, West Des Moines, IA 50266 and a national producer number of 16129432.
3. Nation has filed an application with the Iowa Insurance Division (“Division”) for reinstatement of her suspended license and the Commissioner is authorized to issue the Order pursuant to 191 IAC 10.10.

**II. FINDINGS OF FACT**

4. Nation is licensed as a resident insurance producer in the State of Iowa.
5. Nation submitted an application for individual insurance producer license on January 11, 2011 in which the Commissioner was designated as agent for service of process.

6. On August 17, 2015, the Division mailed Nation 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 October 20, 2015, an order was issued by the Division immediately suspending Nation’s insurance producer license (“Suspension Order”). Nation 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 November 17, 2015.

9. On October 17, 2016, Nation mailed an application for reinstatement after suspension of her insurance producer license as required by 191 IAC 10.10.

10. Nation has complied with the terms of the Suspension Order.

### **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. Nation is in compliance with the conditions of the Suspension Order issued on October 20, 2015.

15. Nation 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 reinstatement should be issued pursuant to 191 IAC 10.10.

**IV. ORDER**

**IT IS THEREFORE ORDERED** that:

A. Nation's suspension is terminated and her Iowa resident insurance producer license is reinstated; and

B. Nation 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 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 the 25th day of October, 2016.

COMMISSIONER OF INSURANCE



\_\_\_\_\_  
Douglas M. Ommen  
Deputy Commissioner



\_\_\_\_\_  
Dustin J. DeGroote  
Compliance Attorney

10/25/16  
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 26th day of October, 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:

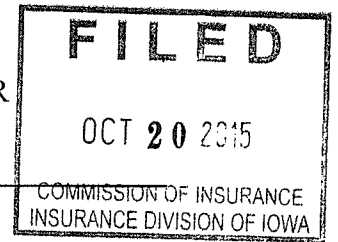
Julie Nation  
6855 Woodland Avenue #507  
West Des Moines, IA 50266

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

[julieanation@gmail.com](mailto:julieanation@gmail.com)

  
\_\_\_\_\_  
Tammi L. Green  
Iowa Insurance Division

BEFORE THE IOWA INSURANCE COMMISSIONER




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IN THE MATTER OF	)	
	)	
JULIE ANN NATION	)	Division No. 88416
NPN # 16129432	)	
	)	ORDER FOR SUSPENSION
Respondent.	)	
	)	

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This matter comes before the Iowa Insurance Commissioner upon submission of a Certificate of Noncompliance from the Iowa Department of Revenue (“Revenue”). **Julie A. Nation** (“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 August 14, 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 **Julie A. Nation** is suspended as of the date of this Order.

Dated this 20<sup>th</sup> day of October, 2015.

COMMISSIONER OF INSURANCE



Douglas M. Ommen  
Deputy Commissioner



Dustin DeGroot



10/20/2015  
Date

AFFIDAVIT OF SERVICE

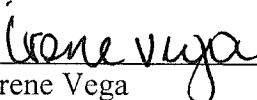
County of Polk            )  
  )  
State of Iowa             )

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 20<sup>th</sup> day of October, 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:

Julie A. Nation  
4001 John Lynde Road  
Des Moines, IA 50312

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

[julieanation@hotmail.com](mailto:julieanation@hotmail.com)  
[todd@getrett.com](mailto:todd@getrett.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:  
Julie A. Nation  
4001 John Lynde Road  
Des Moines, IA 50312