

BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF)	Division Case No. 93364
)	
MICHAEL A. FORUS,)	ORDER REINSTATING LICENSE
NPN 16663047,)	AFTER SUSPENSION
DOB 01/12/XXXX,)	
Respondent)	

Pursuant to Iowa Code Chapter 522B—Licensing of Insurance Producers and Iowa Administrative Code rule 191—10.10, this matter comes before the Commissioner of Insurance upon an application by Michael A. Forus for the reinstatement of his Iowa insurance producer license.

I. PARTIES AND JURISDICTION

1. The Commissioner of Insurance, Doug Ommen, 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. Michael A. Forus (“Forus”) is an individual with a last known mailing address of 12185 Balls Ford Rd, Manassas, VA 20109-2449 and a National Producer Number of 16663047.

3. Forus has filed an application with the Iowa Insurance Division (“Division”) for reinstatement of his suspended license and the Commissioner is authorized to issue this Order pursuant to Iowa Administrative Code rule 191—10.10.

II. FINDINGS OF FACT

4. Forus is licensed as a nonresident insurance producer in the State of Iowa.

5. Forus submitted an application for individual insurance producer license on April 21, 2016 in which the Commissioner was designated as agent for service of process.

6. On January 19, 2017, the Division mailed Forus notification of the intent to issue a suspension of his license if the Iowa Department of Revenue (“IDR”) did not withdraw the Certificate of Noncompliance within 60 days.

7. On April 14, 2017 an order was issued by the Division immediately suspending Forus’s insurance producer license (“Suspension Order”). Forus 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 27, 2017.

9. On April 29, 2017, Forus mailed an application for reinstatement after suspension of his insurance producer license as required by Iowa Administrative Code rule 191—10.10.

10. Forus 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. Iowa Administrative Code 191—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. Iowa Administrative Code 191—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. Forus is in compliance with the conditions of the Suspension Order issued on April 14, 2017.

15. Forus 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 reinstatement should be issued pursuant to Iowa Administrative Code rule 191—10.10.

IV. ORDER

IT IS THEREFORE ORDERED that:

A. Forus’s suspension is terminated and his Iowa nonresident insurance producer license is reinstated; and

B. Forus 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 this 8th day of May, 2017.

COMMISSIONER OF INSURANCE



Douglas M. Ommen
Commissioner of Insurance



Dustin J. DeGroot
Compliance Attorney

5/8/17
Date

CERTIFICATE OF SERVICE

County of Polk)
)
State of Iowa)

The undersigned affiant certifies under penalty of perjury that she has entered the above order into the records of the Iowa Commissioner of Insurance and on the 9th day of May, 2017, 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:

Michael A. Forus
12185 Balls Ford Rd
Manassas, VA 20109-2449

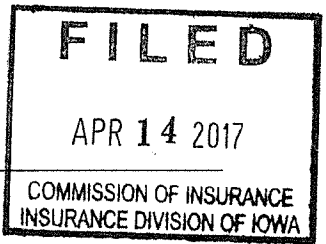
I further certify that the foregoing order was sent by email to:

michael@diversesolutionsgrp.com



Tammi L. Green
Iowa Insurance Division

BEFORE THE IOWA INSURANCE COMMISSIONER



IN THE MATTER OF) Division Case No. 93364
)
MICHAEL A. FORUS,) **ORDER FOR SUSPENSION**
NPN 16663047,)
DOB 01/12/XXXX,)
Respondent)

This matter comes before the Iowa Insurance Commissioner upon submission of a Certificate of Noncompliance from the Iowa Department of Revenue (“Revenue”). **Michael A. Forus** (“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 § 272D.8 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 letter notifying Respondent of the intended suspension was sent on January 19, 2017. 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 and Iowa Administrative Code rule 191—10.23.

IT IS THEREFORE ORDERED that:

The Iowa insurance producer license of **Michael A. Forus** is suspended as of the date of this Order.

IT IS FURTHER ORDERED that:

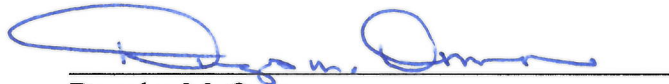
Michael A. Forus shall not be eligible to have his license reinstated, reissued, renewed, or

to have a new license issued until each of the following has occurred:

1. Revenue issues a Withdrawal of the Certificate of Noncompliance;
2. Respondent makes the appropriate Application for Reinstatement or Reissuance, which is approved by the Commissioner or his designee;
3. Respondent pays all applicable fees; and
4. Respondent complies with all other insurance statutes and regulations.

Dated this 14th day of April, 2017.

COMMISSIONER OF INSURANCE



Douglas M. Ommen
Commissioner of Insurance



Dustin J. DeGroot
Compliance Attorney

4-14-17

Date

CERTIFICATE OF SERVICE

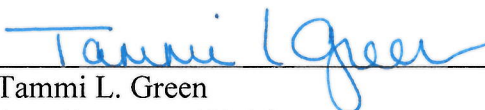
County of Polk)
)
State of Iowa)

The undersigned certifies under penalty of perjury that she has entered the above order into the records of the Iowa Commissioner of Insurance and on the 17th day of April, 2017, the foregoing order was delivered to the United States Postal Service, postage prepaid, for first class mail and also for restricted certified mail service, return receipt requested; to:

Michael A. Forus
12185 Balls Ford Rd
Manassas, VA 20109-2449

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

michael@diversesolutionsgrp.com



Tammi L. Green
Iowa Insurance Division

CC:
Iowa Department of
Revenue
Attn: License Sanction
PO Box 10330
Des Moines, IA 50306-0330

By: RESTRICTED
CERTIFIED &
FIRST CLASS MAIL:
Michael A. Forus
12185 Balls Ford Rd
Manassas, VA 20109-2449