

BEFORE THE IOWA INSURANCE COMMISSIONER

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IN THE MATTER OF	)	Division Case No. 95013
	)	
BRADLEY D. CRAIG,	)	<b>ORDER, CONSENT TO ORDER,</b>
NPN 18441815,	)	<b>AND AGREEMENT TO SUPERVISE</b>
DOB 09/01/XXXX,	)	
	)	
Respondent.	)	

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**NOW THEREFORE**, upon motion of the Iowa Insurance Division (“Division”) and consent of Respondent Bradley D. Craig, pursuant to the provisions of Chapter 522B—Licensing of Insurance Producers, the Commissioner enters the following Consent Order (“Order”):

**I. PARTIES AND JURISDICTION**

1. The Commissioner of Insurance, Doug Ommen, administers Iowa Code Chapter 522B—Licensing of Insurance Producers pursuant to Iowa Code § 505.8. Commissioner Ommen has designated the Iowa Insurance Division to seek enforcement of these provisions.
2. Bradley D. Craig (“Respondent”) is an individual with a last-known residence address of 1762 Flower St., #8, Waterloo, IA 50701.
3. Respondent submitted an application to be licensed as a resident Iowa insurance producer under National Producer Number 18441815.
4. From on or about June 16, 2006, Respondent has pled guilty to acts and practices within the state of Iowa constituting cause for probation, suspension, revocation or refusal to issue or renew an insurance producer license; cease and desist orders; and civil penalties or other relief under Iowa Code Chapter 522B, and rules adopted pursuant to this chapter.

## **II. FINDINGS OF FACT**

5. Respondent applied for a resident insurance producer license with the Division by submitting through the National Insurance Producer Registry a Uniform Application for Individual Producer License (“Uniform Application”). In submitting the Uniform Application, Respondent designated the Commissioner as an agent for service of process.
6. Respondent answered “yes” to question 1B under Background Questions asking if he had ever been convicted of a felony.
7. Respondent plead guilty in the United States District Court for the Northern District of Iowa on June 16, 2006 to the federal criminal charges of Receipt and Attempted Receipt of Child Pornography in violation of 18 U.S.C. §§ 2252A(a)(2)(A) & (b)(1) and Possession and Attempted Possession of Child Pornography in violation of 18 U.S.C. §§ 2252A(a)(5)(B) & (b)(2).
8. Respondent has been convicted of two federal criminal felonies.

## **III. CONCLUSIONS OF LAW**

### **COUNT 1**

#### **Conviction of a Felony**

9. Under Iowa Code § 522B.11(1)(f), the Commissioner may place on probation, suspend, revoke, or refuse to issue or renew an insurance producer’s license and civil penalties may be levied, as provided in § 522B.17, for having been convicted of a felony.
10. Respondent was convicted of two felonies counts in the United States District of the Northern District of Iowa.
11. Respondent’s acts and practices have been in violation of Iowa Code § 522B.(11)(1)(f). Such violations subject Respondent to denial of an insurance producer license, the imposition of


a civil penalty, the imposition of costs of investigation and administrative expenses, pursuant to Iowa Code §§ 505.8, 522B.11, and 522B.17.

**IV. ORDER**

**WHEREFORE, IT IS ORDERED** pursuant to the powers granted the Commissioner of Insurance by Iowa Code Chapters 505 and 522B:

- A. Respondent shall be issued an Iowa insurance producer license for property and casualty only.
- B. Respondent shall be restricted to telephone sales only as no solicitation will be made in person.
- C. Respondent will only conduct sales that are under the direct supervision of a licensed Iowa insurance producer.
- D. Respondent's license will be immediately suspended upon any change in employment status until he has notified the Division of his new employment and receives the Division's approval.
- E. Respondent agrees to comply with all the requirements of his federal probation including but not limited to the monitoring of all his computer and telephone activities.

SO ORDERED on the 13<sup>th</sup> day of September, 2017.



DOUGLAS M. OMMEN  
Iowa Insurance Commissioner



**NOTICE OF PENALTIES FOR WILLFUL VIOLATION OF THIS ORDER**

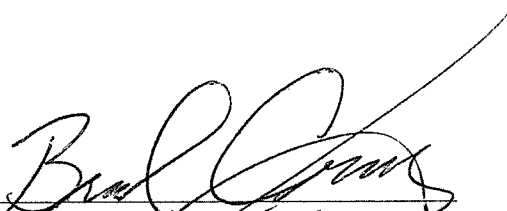
**YOU ARE NOTIFIED** that if you violate this Order, you may be subject to administrative and civil penalties pursuant to Iowa Code § 522B.17(3). The Commissioner may petition the district court to hold a hearing to enforce the order as certified by the Commissioner. The district court may assess a civil penalty against you in an amount not less than three thousand dollars but not greater than ten thousand dollars for each violation, and may issue further orders as it deems appropriate.

**CONSENT TO ORDER AND AGREEMENT**

I, Bradley D. Craig, Respondent in this matter, 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.

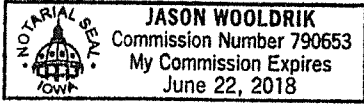
I further understand that this Order is considered a final administrative action that may be reported by the Division to the National Association of Insurance Commissioners and to other regulatory agencies. I also understand that this Order is a public record under Iowa Code Chapter 22, which will be disclosed to other state regulatory authorities, upon request, pursuant to Iowa Code section 505.8(8)(d). I also understand that this 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.

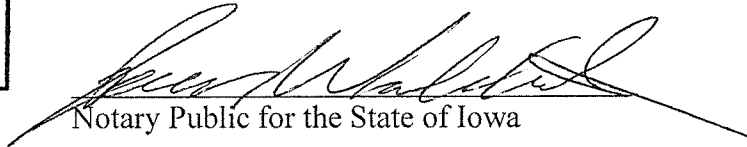
Dated: 9-11-17

  
\_\_\_\_\_  
Bradley D. Craig, Respondent

1762 Flower St. #8 Wat, Ia 50701  
\_\_\_\_\_  
Address of Signatory

Subscribed and sworn before me by Bradley D. Craig on this 11 day of September, 2017.



  
Notary Public for the State of Iowa

**AGREEMENT TO SUPERVISE**

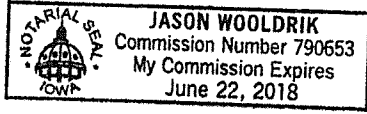
I, Sean Green, a resident licensed insurance producer in the state of Iowa, have read and understood the order entered against Bradley D Craig. I hereby agree to directly supervise the insurance-related activities of Bradley D. Craig as long as he is in my employment. This supervision will include but is not limited to making certain that Bradley D. Craig only conducts insurance sales on the telephone. I also agree that should Bradley D. Craig leave my employment, I will immediately notify the Division of this fact. Further, I understand that if I violate this Order by failing to directly supervise Bradley D. Craig, I may be subject to administrative and civil penalties pursuant to Iowa Code § 522B.17(3). I understand that the Commissioner may petition the district court to hold a hearing to enforce the order as certified by the Commissioner. I understand that the district court may assess a civil penalty against me in an amount not less than three thousand dollars but not greater than ten thousand dollars for each violation, and may issue further orders as it deems appropriate.

Dated: 9/11/17

  
\_\_\_\_\_  
Sean Green

2109 Grand Blvd Cedar Falls, IA 50613  
\_\_\_\_\_  
Address of Signatory

Subscribed and sworn before me by Sean Green on this 11 day of September, 2017.



  
Notary Public for the State of Iowa