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COMMISSION OF INSURANCE INSURANCE DIVISION OF IOWA

# BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF	Division Case No. 77651
CURTIS B. KELDERMAN, NPN 16588155, DOB 01/30/XXXX, Applicant	ORDER FOR REISSUANCE AFTER LICENSE SUSPENSION AND EXPIRATION

Pursuant to Iowa Code Chapter 522B—Licensing of Insurance Producers and Iowa Administrative Code Chapter 10, this matter comes before the Commissioner of Insurance upon an application by Curtis B. Kelderman for reissuance of an Iowa insurance producer license.

### I. PARTIES AND JURISDICTION

- 1. The Commissioner of Insurance, Douglas Ommen, directly and through his designees, administers and enforces Iowa Code Chapter 522B—Licensing of Insurance Producers and Iowa Administrative Code Chapter 10, pursuant to Iowa Code § 505.8.
- 2. Curtis B. Kelderman ("Applicant") is an individual with a last known mailing address of 5523 E. Douglas Avenue, Des Moines, IA 50317 and a National Producer Number of 16588155.
- 3. Applicant has submitted an application with the Iowa Insurance Division ("Division") for reissuance of his Iowa insurance producer license and has submitted an application through the National Insurance Producer Registry (NIPR) for an individual producer license.
- 4. The Commissioner is authorized to issue this order pursuant to Iowa Administrative Code rule 191—10.10.

### II. FINDINGS OF FACT

5. Applicant was previously licensed as a resident insurance producer in Iowa from March 23, 2012 until January 31, 2015.

- 6. On July 25, 2012, the Division received a Certificate of Non Compliance from the Iowa Department of Revenue indicating that Applicant was not in compliance with a qualifying debt being enforced by the Iowa Department of Revenue ("IDR").
- 7. On August 3, 2012, the Division mailed Applicant a Notice of Intended Suspension stating the Division would suspend his insurance producer license if the IDR did not issue a withdrawal of the Certificate of Non Compliance within sixty days.
- 8. On October 12, 2012, the Division issued an Order for Suspension immediately suspending Applicant's Iowa insurance producer license.
- 9. Applicant was notified by an October 12, 2012 letter that the reinstatement of his Iowa insurance producer license was contingent upon the IDR issuing a withdrawal of the Certificate of Non Compliance and meeting the Division's requirements for reinstatement.
- 10. On January 31, 2015, Applicant's Iowa insurance producer license expired.
- 11. On August 18, 2016, the IDR issued a Withdrawal of the Certificate of Non Compliance ("Withdrawal") for the Applicant.
- 12. On September 30, 2017, Applicant applied for a resident insurance producer license with the Division by submitting through NIPR a Uniform Application for Individual Insurance Producer License ("Uniform Application").
- 13. On October 6, 2017, Applicant submitted to the Division an Iowa Insurance Producer Application for Reissuance ("Reissuance Application"), which included a statement that the qualifying debt has been met.

### III. CONCLUSIONS OF LAW

- 14. Applicant's license was suspended pursuant to Iowa Code § 522B.11(1).
- 15. Applicant's license was terminated for failure to reinstate prior to the license expiration date pursuant to Iowa Administrative Code 191—10.10(6).
- 16. Applicant is in compliance with the terms of the Order for Suspension and has submitted a Reissuance Application.
- 17. Applicant has met his burden of establishing that the basis for the suspension, his noncompliance with the IDR, no longer exists.
- 18. Applicant should be issued a new resident insurance producer license.

## IV. ORDER

### IT IS THEREFORE ORDERED that:

- A. Curtis B. Kelderman's Reissuance Application is granted and the administrative suspension block is removed from his Iowa licensing record;
- B. Curtis B. Kelderman's Uniform Application is approved;
- C. Curtis B. Kelderman shall immediately be permitted to transact and participate in the business of insurance in Iowa.

Dated this \_\_\_\_\_\_day of October, 2017.

Douglas M. Ommen

Commissioner of Insurance

Submitted by,

Tracy Swalwell

Compliance Attorney

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# **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 <u>13th</u> day of October, 2017, the foregoing order was delivered to the United States Postal Service, postage prepaid, for first class mail to:

Curtis B. Kelderman 5523 E Douglas Avenue Des Moines, IA 50317

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

cbkelderman@yahoo.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. 77651
	)
CURTIS KELDERMAN	)
	) ORDER FOR SUSPENSION
INSURANCE PRODUCER	)
NO. 16588155	

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 Curtis Kelderman ("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 August 3, 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 Curtis Kelderman is suspended as of the date of this Order.

SUSAN E. VOSS

Commissioner of Insurance

BY: ROBERT KÖPPIN Enforcement Bureau Chief

Date: October 12, 2012

CC: Iowa Department of Revenue License Sanction 401 SW 7<sup>th</sup> Street Suite C Des Moines, IA 50309

LOCAL Christina Hazelbaker Iowa Insurance Division

By CERTIFIED & FIRST CLASS MAIL: Curtis Kelderman 609 Hughes Avenue Des Moines, IA 50315