



BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF)	
)	Division Case No. 97720
RICKY JOE HALVORSEN,)	
NPN 13310662,)	ORDER AND
DOB 10/12/XXXX,)	CONSENT TO ORDER
)	
Respondent)	

NOW THEREFORE, upon motion of the Iowa Insurance Division (“Division”) and by the consent of Respondent Ricky Joe Halvorsen, pursuant to the provisions of Iowa Code 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, directly and through his designees, administers and enforces Iowa Code Chapter 522B—Licensing of Insurance Producers pursuant to Iowa Code § 505.8.
2. Ricky Joe Halvorsen (“Respondent”) is an individual with a last-known residence address of 211 South Third Street, Indianola, Iowa 50125.
3. Respondent is and has been licensed in the state of Iowa as a resident insurance producer since March 9, 2009. He is licensed under National Producer Number 13310662.
4. Pursuant to Iowa Code § 505.28, Respondent has consented to the jurisdiction of the Commissioner of Insurance by committing acts governed by chapter 522B.
5. From on or about June 1, 2016 to November 6, 2017, Respondent has engaged in acts and practices within the state of Iowa constituting cause for probation, suspension, or revocation of his insurance producer license; and civil penalties or other relief under Iowa Code Chapter 522B and rules adopted pursuant to this chapter.

II. FINDINGS OF FACT

6. 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.
7. The Division issued Respondent a license as an insurance producer on March 9, 2009 and assigned to him National Producer Number 13310662.
8. Sometime between June 1, 2016 and October 30, 2016, Respondent told Victim DH that “incest is best” and touched her breasts and genitals.
9. Victim DH is Respondent’s adult daughter.
10. Respondent also told Victim DH that she would be better off sleeping with him instead of other men because Respondent could not get Victim DH pregnant or give her STDs.
11. Respondent repeatedly asked Victim DH to keep the touching a secret between them.
12. Victim DH went to the Indianola Police Department on April 27, 2017 to file a report for sexual assault by her father, Respondent.
13. In addition to describing the inappropriate touching, Victim DH told police that Respondent would comment on the clothes she was wearing, tell her that her clothes turned him on, and asked her to have sex.
14. The Indianola Police Department interviewed Respondent on May 9, 2017. During this interview, Respondent admitted that he told Victim DH that she would be better off having sex with Respondent who could not get her pregnant or give her a STD, touched Victim DH’s breasts and genitals, knew that it was wrong to touch Victim DH in such manner, joked

that “incest was best,” and may have performed a Google search to determine if incest was against the law.

15. Respondent was arrested on May 11, 2017 for allegedly violating Iowa Code § 726.2, a Class D felony, by performing a sex act with Victim DH and knowing that she is related to the Respondent.
16. On June 9, 2017, Respondent’s attorney notified the Division that criminal charges had been filed against Respondent.
17. Respondent pled guilty and was convicted of Incest, a Class D felony, by the Iowa District Court for Warren County on November 6, 2017.

III. CONCLUSIONS OF LAW

COUNT ONE Conviction of a Felony

18. Under Iowa Code § 522B.11(1)(f), a license may be subject to probation, suspension, or revocation and civil penalties may be levied, as provided in Iowa Code § 522B.17, for having been convicted of a felony.
19. Respondent pled guilty and was convicted of Incest, a Class D felony, by the Iowa District Court for Warren County on November 6, 2017.
20. Respondent’s acts and practices have been in violation of Iowa Code § 522B.11(1)(f) subjecting Respondent to probation, suspension, or revocation of Respondent’s insurance producer license, the imposition of a civil penalty, the imposition of costs of the investigation and prosecution of the matter, and any other corrective action the Commissioner deems necessary and appropriate pursuant to Iowa Code §§ 522B.11, 522B.17, and 505.8.

IV. ORDER

WHEREFORE, IT IS ORDERED pursuant to the powers granted to the Commissioner of Insurance by Iowa Code Chapter 522B:

- A. Respondent's Iowa resident insurance producer license is suspended for six (6) months starting June 6, 2018 pursuant to Iowa Code § 522B.11;
- B. Respondent shall, contemporaneously with this Order, pay a civil penalty, in the amount of \$500.00, payable to the Iowa Insurance Division, to be credited to the Iowa Enforcement Fund, to provide funds for insurance enforcement and education pursuant to Iowa Code §§ 505.8, 522B.11, 522B.17, and 507B.7.
- C. Respondent shall, contemporaneously with this Order, pay the amount of \$700.00 for costs of investigation and prosecution pursuant to Iowa Code § 505.8. Payment shall be made payable to the Iowa Insurance Division, to be credited to the Iowa Enforcement Fund, to provide funds for insurance enforcement and education.

SO ORDERED on the 6th day of June, 2018.



DOUGLAS M. OMMEN
Iowa Insurance Commissioner

Respectfully submitted,



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NOTICE OF PENALTIES FOR WILLFUL VIOLATION OF THIS ORDER

YOU ARE NOTIFIED that acting as an insurance producer, as defined in Iowa Code Chapter 522B, in violation of this Order, is a felony under Iowa Code § 507A.10, subjecting you to punishment of imprisonment, jail, fines, or any combination of custody and fines.

YOU ARE ALSO 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.

NOTICE REGARDING REISSUANCE

Upon entry of this Order, your insurance producer license will become inactive due to suspension. While your license is inactive, you are prohibited from conducting the business of insurance. Your license will not be active until the Division makes the determination to reissue your insurance producer license by order pursuant to Iowa Administrative Code 191—10.10.

Reissuance of your insurance producer license is subject to the discretion of the Commissioner. Additionally, it will not be granted unless and until you have complied with the terms of this Order, made the appropriate Application for Reissuance with the Division, and paid all applicable fees. If applicable, you may also be required to apply for licensure through the National Insurance Producer Registry (NIPR) and pay all applicable fees.

NOTICE REGARDING IMPACT OF ORDER ON EXISTING LICENSES

A final order of license revocation or a cease and desist order may adversely affect other existing business or professional licenses and result in license revocation or disciplinary action.

CONSENT TO ORDER AND AGREEMENT

I, Ricky Joe Halvorsen, 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 § 505.8(8)(d). I also understand that this Order will be posted to the Division's website and a notation will be made to the publicly available website record that administrative action has been taken against me.

Dated: 6/1/18

Ricky J Halvorsen
Ricky Joe Halvorsen, Respondent

211 53rd St. Duaneville IA 50125
Address of Signatory

Subscribed and sworn before me by Ricky Joe Halvorsen on this 1 day of June, 2018.

[Signature]
Notary Public for the State of Iowa

