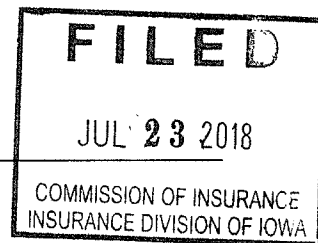


BEFORE THE IOWA INSURANCE COMMISSIONER



IN THE MATTER OF)
) Division Case No. 98304
)
CRYSTAL GARNER,) **ORDER FOR SUSPENSION**
)
NPN 12108806,)
)
DOB 11/30/XXXX,)
)
Respondent.)

This matter comes before the Iowa Insurance Commissioner upon submission of a Certificate of Noncompliance from the Iowa Department of Revenue (“Revenue”).

1. Crystal Garner (“Respondent”) submitted an application for insurance producer licensure designating the Commissioner as Respondent’s agent for service of process and was issued an Iowa insurance producer license under National Producer Number 12108806.
2. Pursuant to Iowa Code § 272D.8 and Iowa Administrative Code rule 191—10.23, the Commissioner issued 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.
3. The Iowa Insurance Division mailed the letter notifying Respondent of the intended suspension by restricted certified mail, return receipt requested, and by regular first class mail on May 15, 2018.
4. The restricted certified mail was returned, marked “Return to Sender – Unclaimed – Unable to Forward” on June 11, 2018.
5. The letter sent by regular first class mail has not been returned to the Division.

6. The 60 day notice period has now passed and Revenue has not withdrawn the Certificate of Noncompliance.
7. The Commissioner has authority to order the suspension of the insurance producer license of Respondent pursuant to Iowa Code § 272D.8 and Iowa Administrative Code rule 191—10.23.

IT IS THEREFORE ORDERED that the Iowa insurance producer license of Crystal Garner is suspended as of the date of this Order.

IT IS FURTHER ORDERED that Crystal Garner shall not be eligible for license reinstatement, reissuance, or renewal until all 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 and this application 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.

So ORDERED this 23rd day of July, 2018.

COMMISSIONER OF INSURANCE



Douglas M. Ommen
Commissioner of Insurance

Respectfully submitted,



Tracy Swalwell
Compliance Attorney

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 24th day of July, 2018, the foregoing order was delivered to the United States Postal Service, postage prepaid, for first class mail to:

Crystal Garner
307 N Washington St
Princeton, MO 64673-1156

I further certify that the foregoing order was sent by email to:
Crystal.v.garner@gmail.com.



Hilary Foster
Iowa Insurance Division

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

By:
FIRST CLASS MAIL:
Crystal Garner
307 N Washington St
Princeton, MO 64673-1156