



BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF	)	Division Case No. 97943
	)	
TRISTAN O'NEAL,	)	<b>ORDER REINSTATING LICENSE</b>
NPN 16197286,	)	<b>AFTER SUSPENSION</b>
CRD 5898324,	)	
DOB 05/08/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 Tristan V. O’Neal for the reinstatement of her 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 Chapter 522B – Iowa Licensing of Insurance Producers Act, and Iowa Code Chapter 10 – Insurance Producer Licenses and Limited Licenses.

2. Tristan O’Neal (“Respondent”) is an individual with a last known mailing address of 2104 Meadow Brook Drive West Des Moines, Iowa 50265-3341 and a National Producer Number of 16197286.

3. Respondent has filed an application with the Iowa Insurance Division (“Division”) for reinstatement of her 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. Respondent is licensed as a resident insurance producer in the State of Iowa.

5. Respondent applied for a resident insurance producer license with the Division by submitting through the National Insurance Producer Registry a Uniform Application, in which he designated the Commissioner as an agent for service of process. Respondent's insurance producer license will expire on May 31, 2020.

6. On April 11, 2018, the Division mailed Respondent notification of the intent to suspend his license if the Iowa Department of Revenue ("IDR") did not withdraw the Certificate of Noncompliance within 60 days.

7. On June 25, 2018, an order was issued by the Division immediately suspending Respondent's insurance producer license ("Suspension Order"). Reinstatement of the Respondent's producer insurance license was contingent upon IDR withdrawing the Certificate of Noncompliance.

8. IDR withdrew the Certificate of Noncompliance on July 13, 2018.

9. On September 27, 2018, Respondent filed an Iowa Insurance Producer Application for Reinstatement as required by Iowa Administrative Code rule 191—10.10.

10. The reinstatement terms of the Suspension Order have been satisfied.

### **III. CONCLUSIONS OF LAW**

11. 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.

12. Respondent has filed the required application for reinstatement.

13. Iowa Administrative Code 191—10.10(2)(b) states that applications for reinstatement must allege facts sufficient to enable the Commissioner to establish that the basis of the suspension no longer exists.

14. The terms of the Suspension Order issued on June 25, 2018, have been satisfied.

15. Respondent 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. Respondent's resident insurance producer license is reinstated; and

B. Respondent 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 for administrative costs shall be paid to the Iowa Insurance Division Enforcement Fund to provide funds for insurance enforcement and education.

Dated this 2<sup>nd</sup> day of October, 2018.

COMMISSIONER OF INSURANCE



Douglas M. Ommen  
Commissioner of Insurance



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Compliance Attorney  
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OCTOBER 1, 2018  
Date

CERTIFICATE OF SERVICE

County of Polk            )  
                                  ) ss  
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 2nd day of October, 2018, the foregoing order was delivered to the United States Postal Service, postage prepaid, for first class mail to:

Tristan O’Neal  
2104 Meadow Brook Dr  
West Des Moines, IA 50265-3341

I further certify that the foregoing order was sent by email to:  
[toneal@kristinsurance.com](mailto:toneal@kristinsurance.com).

  
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Hilary Foster  
Iowa Insurance Division

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