

OCT 13 2014

**COMMISSION OF INSURANCE
INSURANCE DIVISION OF IOWA**

BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF)	ORDER AND CONSENT TO ORDER
)	
ARNIE PAUL ANDREASEN)	
NPN # 6948306)	DIVISION FILE NO.: 82902

Now comes the Iowa Insurance Division ("Division") pursuant to the provisions of the Iowa Unauthorized Insurers Act – Iowa Code Chapter 507A and the Iowa Licensing of Public Adjusters Act - Iowa Code Chapter 522C has sought the entry of this Order.

PARTIES AND JURISDICTION

1. The Commissioner of Insurance, Nick Gerhart, pursuant to Iowa Code § 505.8 (2013), administers the Iowa Unauthorized Insurers Act – Iowa Code Chapter 507A and Iowa Licensing of Public Adjusters Act – Iowa Code Chapter 522C.
2. Arnie Paul Andreasen ("Andreasen") is an individual who has a last known home mailing address of 13824 Utica Ave., Savage, MN 55378 and last known business mailing address of 1007 Early Lake Place, Burnsville, MN 55306.
3. Andreasen is not and has not been licensed with the Iowa Insurance Division as an insurance producer. According to the NAIC State Producer Licensing Report, Andreasen has been licensed in the state of Minnesota as a resident public adjuster since April 14, 2014. Prior to that, Andreasen was licensed in the state of Minnesota as a resident public adjuster solicitor from October 8, 2012 until January 31, 2014.

FINDINGS OF FACT

4. The act of doing an insurance business by an unauthorized person shall constitute the irrevocable appointment of the Commissioner as an agent for service of process pursuant to Iowa Code § 507A.5(1) (2013).

5. On January 29, 2014, Andreasen called an insurance adjuster who represented an insurer to advise him that he represented an Iowa insured with his insurance claim. Andreasen later that day followed up his phone call with an email to the insurance adjuster providing a Letter of Notification – Notice of Public Insurance Adjuster Services and Of Assignment signed by the Iowa insured and dated January 15, 2014.

6. In February 2014, Andreasen performed an inventory of the Iowa insured's property.

7. On March 3, 2014, the Division contacted Andreasen at his business address requiring information regarding his public adjuster activities in Iowa. A written response to the letter was required on or before March 14, 2014, but as of the date of this filing Andreasen has not responded.

VIOLATION OF IOWA INSURANCE LAWS AND REGULATIONS

ACTING AS AN UNLICENSED PUBLIC ADJUSTER

8. Paragraphs 1 – 8 are incorporated by reference.

9. Andreasen has engaged in the doing of any kind of insurance business specifically recognized as constituting the doing of an insurance business within the meaning of the statutes relating to insurance, including acting as a public adjuster, in Iowa without a license or certificate of authority issued by the Division.

10. Therefore, Andreasen has violated Iowa Code §§ 507A.3, 507A.5 and 522C.4 (2013), by acting as an unauthorized insurer and unlicensed public adjuster and should be ordered to cease and desist.

STIPULATIONS

11. Jurisdiction. Andreasen consents to the entry of this Order and admits that the Iowa Insurance Division has personal jurisdiction over him and has subject matter jurisdiction over this matter.
12. Cease and Desist. Andreasen agrees to cease and desist violating Iowa Code Chapters 507A and 522C and their rules based on the allegations made in this Order.
13. List of contracts and documents. Andreasen agrees to furnish the Division with a complete listing of all contracts and other documents evidencing acting in the insurance business with Iowa policyholders as a public adjuster as defined in Iowa Code § 522C.2(7) contemporaneous with the issuance of this Order.

ORDERS

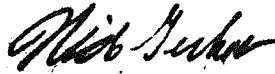
WHEREFORE, IT IS HEREBY ORDERED pursuant to the powers granted to the Commissioner of Insurance pursuant to Iowa Code §§ 507A.10 and 522C.6 as follows:

1. Andreasen shall Cease and Desist acting as a public adjuster without a license or certificate of authority as described herein or doing any other act or practice recognized as the doing of insurance business in the state of Iowa in violation of Iowa Code §§ 507A.3, 507A.5 and 522C.4 (2013).
2. Andreasen shall furnish the Division with a complete listing of all contracts and other documents evidencing acting in the insurance business with Iowa policyholders as a public adjuster as defined in Iowa Code § 522C.2(7) contemporaneous with the issuance of this Order.

3. Nothing contained in this Order shall in any way limit the right of the Division to institute administrative or legal action against Andreasen for any other past conduct or future activity in violation of Iowa laws and regulations.

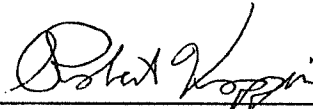
Dated this 13th day of ~~September~~ ^{October}, 2014.

Iowa Insurance Commissioner



NICK GERHART
Insurance Commissioner

Iowa Insurance Division



By: Robert Koppin
Enforcement Bureau Chief

CONSENT TO ORDER

I, Arnie Paul Andreasen, 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 also understand that this Order is considered final administrative action that shall be reported by the Division to the Central Registration Depository, if securities licensed, and, if insurance licensed, to the National Association of Insurance Commissioners and to all insurance companies with which I am actively appointed. I also understand that this Order is a public record under Iowa Code chapter 22 (2013), that will be disclosed to other state regulatory authorities, upon request, pursuant to Iowa Code section 505.8(8)(d) (2013). I also understand that the information contained in the Order will be posted to the Division's web site and a notation will be made to my publicly available web site record that administrative action has been taken against me.

Dated this 7th day of ~~September~~ OCTOBER, 2014.

Arnie Paul Andreasen
Arnie Paul Andreasen

Subscribed and sworn before me by ARNIE ANDREASEN on this 7th day of October, 2014.

Judy M. Wohlers
Notary Public for the state of Minnesota

