



BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF)	
)	Division Case No. 102541
)	
CHAD A. WARE,)	ORDER REINSTATING LICENSE
NPN 8600114,)	AFTER SUSPENSION
DOB 04/02/XXXX,)	
)	
Applicant.)	

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 Chad A. Ware for the reinstatement of his nonresident insurance producer license.

I. PARTIES AND JURISDICTION

1. The Commissioner of Insurance, Douglas Ommen, directly and through his designees, administers and enforces the provisions of Iowa Code chapter 522B—Licensing of Insurance Producers and Iowa Administrative Code Chapter 10—Insurance Producer Licenses and Limited Licenses, pursuant to Iowa Code § 505.8.

2. Chad A. Ware (“Ware”) is an individual with a last-known residence address of 2701 11th Street Ct Moline, IL 61265.

3. Ware filed an application with the Iowa Insurance Division (“Division”) for reinstatement of his suspended nonresident insurance 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. Ware is and has been licensed in the State of Iowa as a nonresident insurance producer since September 27, 2005. He is licensed under National Producer Number 8600114.

6. Ware's insurance producer license will expire on April 30, 2023. Ware's license was suspended by a consent order entered between Ware and the Division on February 19, 2020 ("Consent Order").

7. Per the terms of the Consent Order, Ware's license was suspended for six months, was ordered to pay a civil penalty in the amount of \$6,000.00, was ordered to pay costs of the investigation and prosecution in the amount of \$1,200.00, and Ware was ordered to complete three separate continuing education or college level courses for three subject matters, including 1) Basics of the ACA/Health Insurance Exchanges; 2) Health Insurance, including supplemental insurance, Principles and Products; and 3) Business misrepresentation, fraud, and deception.

8. The Division received Ware's payment of the ordered civil penalty and costs on February 24, 2020 and Ware's continuing education completion certificates on August 21, 2020.

9. The suspension period has now passed.

10. Ware submitted an Iowa Insurance Producer Application for Reinstatement or Reissuance After Disciplinary Action ("Reinstatement Application") dated August 20, 2020.

11. The Division has reviewed the Reinstatement Application.

12. Ware indicated on his application that he has spent his time during suspension solely working in his resident state of Illinois.

III. CONCLUSIONS OF LAW

13. Iowa Administrative Code rule 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. The applicant shall initiate the proceedings for reinstatement by filing an application for reinstatement with the Commissioner.

14. Iowa Administrative Code rule 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.

15. Ware has filed the application for reinstatement required by Iowa Administrative Code rule 191—10.10(2)(a).

16. Ware is compliant with the terms of the Consent Order.

17. Ware has met his burden of establishing that the basis for the suspension no longer exists.

18. Ware has met all requisites for the reissuance of an Iowa nonresident insurance producer license under Iowa Administrative Code Chapter 10.

IV. ORDER

IT IS THEREFORE ORDERED that:

A. Ware's Reinstatement Application is granted and his license is hereby reinstated;
and

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

Dated this 3rd day of September, 2020.

COMMISSIONER OF INSURANCE

Douglas M. Ommen
Commissioner of Insurance

Submitted by:

/s/ Johanna Nagel
Johanna Nagel
Iowa Insurance Division
Compliance Attorney
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(515) 654-6563

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 3rd day of September, 2020, the foregoing order was delivered to the United States Postal Service, postage prepaid, for first class mail to:

Chad A. Ware
2701 11th St Ct
Moline, IL 61265

I further certify that the foregoing order was sent by email to:
cware61265@gmail.com.

/s/ Hilary Foster
Hilary Foster
Iowa Insurance Division