



BEFORE THE IOWA INSURANCE COMMISSIONER

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IN THE MATTER OF	)	
	)	Division Case No. 104101
	)	
ELDON L. NEIGHBOR,	)	<b>ORDER FOR REISSUANCE AFTER</b>
NPN 6855750,	)	<b>LICENSE REVOCATION AND</b>
DOB 3/26/XXXX,	)	<b>EXPIRATION</b>
Respondent.	)	

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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 Eldon L. Neighbor for the reissuance of his Iowa insurance producer license.

**I. PARTIES AND JURISDICTION**

1. The Commissioner of Insurance, Douglas Ommen, directly and through his designees, administers and enforces Iowa Code chapter 507B—Insurance Trade Practices and Iowa Code chapter 522B—Licensing of Insurance Producers pursuant to Iowa Code § 505.8.
2. Eldon L. Neighbor (“Applicant”) is an individual with a last-known address of 113 N. Main, Alburnett, Iowa 52202, and a National Producer Number of 6855750.
3. Applicant has filed an application with the Iowa Insurance Division (“Division”) for reissuance of his Iowa insurance producer license and filed an application through the National Insurance Producer Registry (NIPR) for an individual 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. Applicant was previously licensed as a resident insurance producer in Iowa from May 26, 1995, to May 30, 2019.

6. On September 8, 2020, Applicant's resident insurance producer license was revoked by consent order.
7. Per the terms of the consent order, Applicant's license was revoked, he was prohibited from applying for an insurance producer license in Iowa for a period of two years, was ordered to pay a civil penalty in the amount of \$8,000.00, and was ordered to pay costs of the investigation and proceeding in the amount of \$2,500.00.
8. The Division received Applicant's payment of the ordered civil penalty and costs.
9. The two-year period prohibiting applying for a license has now passed.
10. On October 11, 2022, Applicant submitted an Iowa insurance producer application for reinstatement or reissuance after disciplinary action.
11. The NAIC Uniform Application asked if Applicant had ever been charged or convicted of a misdemeanor, had a judgment withheld or deferred, or are currently charged with committing a misdemeanor. Applicant answered "No."
12. The Division's Producer Licensing Bureau ("Bureau") investigated Applicant's criminal record and found that Applicant had been charged with a 5<sup>th</sup> degree misdemeanor in 2002. The Bureau requested additional information regarding this charge. Applicant provided a written statement advising that he misunderstood the question, and explained the circumstances of the misdemeanor which had been previously reported to the Division.
13. The Bureau requested a complete statement describing specific facts for why the request for reissuance should be considered. Applicant provided a written statement advising:

In hindsight upon learning of a potential Work Comp [*sic*] claim I wish I would have told the customer it had to be turned in against their wishes and stayed out of it. I learned my lesson the hard way and had to surrender my license for 2 years and pay a fine. I respectfully request to be reinstated so I can go back to helping the public with their insurance needs.

### III. CONCLUSIONS OF LAW

14. Iowa Administrative Code rule 191—10.10(2)(a) states that a producer whose license has been revoked by order may apply to the Commissioner for reissuance of his or her license by filing an application for reissuance.
15. Iowa Administrative Code rule 191—10.10(2)(b) states that applications for reissuance must allege facts sufficient to enable the Commissioner to establish that the basis of the revocation no longer exists.
16. Applicant has complied with the terms of the Consent Order, filed the application for reissuance required by Iowa Administrative Code rule 191—10.10(2)(a), and has met his burden of establishing that the basis for the revocation no longer exists.
17. Applicant should be issued a new resident insurance producer license.

### IV. ORDER

**IT IS THEREFORE ORDERED** that:

- A. Eldon L. Neighbor's Reissuance Application is granted and the administrative block is removed from his Iowa licensing record;
- B. Eldon L. Neighbor's Uniform Application for Individual License Registration is approved;
- C. Eldon L. Neighbor shall immediately be permitted to transact and participate in the business of insurance in Iowa; and
- D. Eldon L. Neighbor shall refrain from any further violations and abide by all insurance laws in Iowa and/or all other jurisdictions.

SO ORDERED on the 4<sup>th</sup> day of January, 2023.

  
DOUGLAS M. OMMEN  
Iowa Insurance Commissioner



Respectfully submitted,



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**ATTORNEY FOR THE DIVISION**

**Copy to via U.S. Mail to:**

Eldon L. Neighbor  
113 N. Main  
Alburnett, Iowa 52202  
**APPLICANT**

CERTIFICATE OF SERVICE

The undersigned certifies that the foregoing instrument was served upon all parties to the above cause, or their attorney, at their respective addresses disclosed on the pleadings on January 5, 2023.

By:  First Class Mail ( ) Personal Service  
( ) Restricted certified mail, return receipt ( ) Email, by consent  
(  ) Certified mail, return receipt ( ) \_\_\_\_\_

Signature: Brooke Hohn  
Brooke Hohn