

BEFORE THE IOWA INSURANCE COMMISSIONER

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IN THE MATTER OF  TYLER CUB SPETH, NPN 17906020, DOB 07/09/XXXX,  Respondent.	) ) ) ) ) ) ) ) ) ) )	Division Case No. 119332  <b>ORDER AND CONSENT TO ORDER</b>
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**NOW THEREFORE**, upon motion of the Iowa Insurance Division (“Division”) and by the consent of Respondent, Tyler Cub Speth, pursuant to the provisions of Iowa Code chapter 522B—Licensing of Insurance Producers, the Commissioner enters the following Order and Consent to Order (“Consent Order”):

**I. PARTIES AND JURISDICTION**

1. The Commissioner of Insurance, Douglas M. Ommen, directly and through his designees, administers and enforces Iowa Code chapter 522B—Licensing of Insurance Producers pursuant to Iowa Code § 505.8.
2. Tyler Cub Speth (“Speth”) is an individual with a last-known residence address of 919 Blue Crane Run, Verona, WI 53593. On information and belief, Speth is currently incarcerated at the Fox Lake Correctional Institution, located at W10237 Lake Emily Rd., Fox Lake, WI 53933.
3. Speth is and has been licensed in the state of Iowa as a nonresident insurance producer since July 28, 2021. Speth is licensed under National Producer Number 17906020.
4. Pursuant to Iowa Code § 505.28, Speth consented to the jurisdiction of the Commissioner of Insurance by committing acts governed by chapter 522B.
5. From on or about June 20, 2022, to present, Speth engaged in acts and practices within the state of Iowa constituting cause for probation, suspension, or revocation of Speth’s insurance

producer license; cease and desist orders; and civil penalties or other relief under Iowa Code chapters 505, 507B, 522B, and rules adopted pursuant to these chapters.

## II. FINDINGS OF FACT

6. Speth applied for a nonresident insurance producer license with the Division by submitting a Uniform Application for Individual Producer License (“Uniform Application”) through the National Insurance Producer Registry. In submitting the Uniform Application, Speth designated the Commissioner as an agent for service of process.
7. The Division issued Speth a license as a nonresident insurance producer on July 28, 2021, and assigned to Speth National Producer Number 17906020.
8. On February 3, 2017, Speth registered Tyler Speth Agency LLC as a limited liability company with a primary place of business in Wisconsin. Speth was an independent insurance producer for American Family Insurance Company S.I. (“American”). Speth maintained his office at 114 S. Main St., Lake Mills, WI 53551.
9. On September 1, 2023, American notified the Division of its decision to terminate Speth’s contract for cause, effective November 15, 2022, due to Speth being convicted of five felonies.
10. On November 7, 2022, Speth was criminally charged in Jefferson County, Wisconsin. The initial hearing was held on November 22, 2022.
11. Speth was charged with seven counts, including five felonies and two misdemeanors. The five felony counts included the following: Soliciting a Child for Prostitution; Exposing Genitals/Pubic Area/Intimate Parts to a Child (2 counts); and Child Enticement – Expose Genitals/Pubic Area/Intimate Parts (2 counts). The two misdemeanor counts included two counts of Sexual Intercourse with Child 16 or Older, Actor 19 or Older.

12. On August 4, 2023, Speth was found guilty of all counts following a jury trial.
13. On August 11, 2023, Speth was sentenced to eleven years incarceration with an initial term of confinement of five years and a maximum time to serve on extended supervision of six years. Speth is required to comply with Sex Offender Registration for the length of the supervision plus fifteen years.
14. Speth is currently incarcerated at Fox Lake Correctional Institution, W10237 Lake Emily Rd., Fox Lake, WI 53933.

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

#### **COUNT I Conviction of a Felony**

15. Under Iowa Code § 522B.11(1)(f), a license may be subject to probation, suspension, or revocation and civil penalties may be levied, as provided in Iowa Code § 522B.17, for having been convicted of a felony.
16. On or about August 4, 2023, Speth was convicted of five felony counts, including Soliciting a Child for Prostitution, Exposing Genitals/Pubic Area/Intimate Parts to a Child, and Child Enticement – Expose Genitals/Pubic Area/Intimate Parts. Speth was sentenced to eleven years in prison, with an initial term of confinement of five years in prison.
17. Speth's acts and practices violate Iowa Code § 522B.11(1)(f) subjecting Speth to probation, suspension, or revocation of Speth's insurance producer license, the imposition of a civil penalty, an order requiring Speth to cease and desist from engaging in such acts or practices, the imposition of costs of the investigation and prosecution of the matter, and any other corrective action the Commissioner deems necessary and appropriate pursuant to Iowa Code §§ 522B.11, 522B.17, and 505.8.

**COUNT II**  
**Failure to Report Criminal Prosecution**

18. Under Iowa Code § 522B.16(2), and Iowa Administrative Code rule 191—10.20(4)(b), an insurance producer, “within thirty days of the initial pretrial hearing date, an insurance producer shall report to the commissioner any criminal prosecution of the insurance producer taken in any jurisdiction.”

19. On November 7, 2022, Speth made an initial appearance before the Jefferson County Court. A preliminary hearing in the matter was held November 22, 2023.

20. Speth failed to report this prosecution to the Division within 30 days of the initial pretrial hearing date.

21. Speth’s acts and practices violate Iowa Code § 522B.16(2) and Iowa Administrative Code rule 191—10.20(4)(b) subjecting Speth to probation, suspension, or revocation of Speth’s insurance producer license, the imposition of a civil penalty, an order requiring Speth to cease and desist from engaging in such acts and practices, the imposition of costs of the investigation and prosecution of the matter, and any other corrective action the Commissioner deems necessary and appropriate pursuant to Iowa Code §§ 522B.16, 522B.17, and 505.8.

**IV. ORDER**

**WHEREFORE, IT IS ORDERED** pursuant to the powers granted to the Commissioner of Insurance by Iowa Code chapter 522B:

- A. Speth’s Iowa nonresident insurance producer license is immediately revoked pursuant to Iowa Code §§ 522B.11 and 522B.17;
- B. Speth, pursuant to Iowa Code § 522B.17, shall immediately cease and desist from engaging in the business of insurance in this state.

SO ORDERED on the 25<sup>th</sup> day of March, 2024.

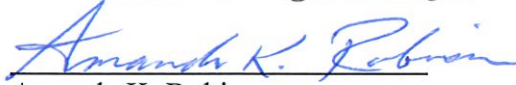


DOUGLAS M. OMMEN  
Iowa Insurance Commissioner

Respectfully submitted,



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**ATTORNEYS FOR THE DIVISION**

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 March 26, 2024.

**Copy to:**

Tyler C. Speth DOC #00723317  
Fox Lake Correctional Institution  
P.O. Box 189  
Phoenix, MD 21131

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

Signature: Brooke Hohn  
Brooke Hohn

**RESPONDENT**

**NOTICE OF PENALTIES FOR WILLFUL VIOLATION OF THIS ORDER**

**YOU ARE NOTIFIED** that acting as an insurance producer, as defined in Iowa Code chapter 522B, in violation of this Order, is a felony under Iowa Code § 507A.10, subjecting you to punishment of imprisonment, jail, fines, or any combination of custody and fines.

**YOU ARE ALSO NOTIFIED** that if you violate this Order, you may be subject to administrative and civil penalties pursuant to Iowa Code § 522B.17(3). The Commissioner may petition the district court to hold a hearing to enforce the order as certified by the Commissioner. The district court may assess a civil penalty against you in an amount not less than three thousand dollars but not greater than ten thousand dollars for each violation and may issue further orders as it deems appropriate.

**NOTICE REGARDING REISSUANCE**

Upon entry of this Order, your insurance producer license will become inactive due to revocation. While your license is inactive, you are prohibited from conducting the business of insurance. Your license will not be active until the Division makes the determination to reissue your insurance producer license by order pursuant to Iowa Administrative Code rule 191—10.10.

Reissuance of your insurance producer license is subject to the discretion of the Commissioner. Additionally, it will not be granted unless and until you have complied with the terms of this Order, made the appropriate Application for Reissuance with the Division, and paid all applicable fees. If applicable, you may also be required to apply for licensure through the National Insurance Producer Registry (NIPR) and pay all applicable fees.

## **NOTICE OF FINAL ORDER IMPACT**

A final order of license revocation and/or a cease and desist order may adversely affect other existing business or professional licenses and may result in disciplinary action.

A final order in an administrative action does not resolve any potential criminal or civil violations or causes of action that might arise from the same or similar conduct that is the subject of this this order. It may result in criminal law enforcement authorities, including the fraud bureau of the Iowa Insurance Division, pursuing a criminal investigation or prosecution of potential criminal law violations.

MAR 18 2024

IOWA INSURANCE DIV.

CONSENT TO ORDER AND AGREEMENT

I, Tyler Cub Speth, Respondent in this matter, have read, understood, and do knowingly consent to this Order in its entirety. I understand and acknowledge I have the right to consult with an attorney on this matter if I choose to do so, and acknowledge that the Division cannot provide me an attorney nor can the Division provide me legal advice. 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 further understand this Order is considered a final administrative action that will be reported by the Division to the National Association of Insurance Commissioners and to other regulatory agencies. I also understand this Order is a public record under Iowa Code chapter 22 and information may be shared with other regulatory authorities or governmental agencies, pursuant to Iowa Code § 505.8(8)(d). I also understand this Order will be posted to the Division's website and a notation will be made to the publicly available website record that administrative action has been taken against me.

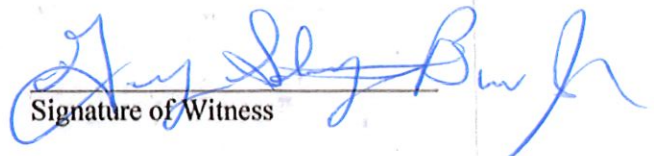
Dated: 4/7/24



Tyler Cub Speth, Respondent  
10562 Thunder Head Ct. Peosta IA 52068

Address of Signatory

George Stephen Burek Jr  
Name of Witness (Print)

  
Signature of Witness