

BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF

DAVID FROSCHER, NPN 8522658
DOB 12/19/XXXX,

Applicant.

)
) Division Case No. 99583
)
) **ORDER FOR REISSUANCE**
) **AFTER LICENSE SUSPENSION**
) **AND EXPIRATION**
)
)
)

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 David Froscheiser for the reissuance of his Iowa non-resident insurance producer license.

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. Applicant David Froscheiser (“Applicant”) is an individual with a residence address of 2007 Wildwood Circle, Beatrice, Nebraska 68310 and a National Producer Number of 8522658.

3. Applicant has filed an application with the Iowa Insurance Division (“Division”) for reissuance of Applicant’s Iowa non-resident insurance producer license and an application for an individual producer license through the National Insurance Producer Registry (“NIPR”).

4. The Commissioner is authorized to issue this order pursuant to Iowa Administrative Code rule 191—10.10.

II. FINDINGS OF FACT

5. In June 2016, Applicant applied for a non-resident insurance producer license with the Division by submitting a Uniform Application for Individual Producer License (“Uniform Application”) through the National Insurance Producer Registry. In the Uniform Application, Applicant designated the Commissioner as an agent for service of process.

6. Applicant was issued an Iowa non-resident insurance producer license on June 6, 2016.

7. On September 17, 2018, the Division received a Certificate of Noncompliance from the Iowa Department of Revenue (“IDR”) indicating that Applicant had a debt that qualified for license sanctioning pursuant to Iowa Code § 272D.7. IDR sent Applicant a copy of the Certificate of Noncompliance.

8. On September 17, 2018, the Division mailed Applicant, by both restricted certified mail and by first-class mail, notification of the Division’s intent to suspend his license if IDR did not withdraw the Certificate of Noncompliance within 60 days pursuant to Iowa Administrative Code rule 191—10.23(272D).

9. On November 26, 2018, the Division issued an order immediately suspending Applicant’s insurance producer license (“Suspension Order”). Pursuant to the Suspension Order, reinstatement or reissuance of the Applicant’s producer insurance license was contingent upon IDR withdrawing the Certificate of Noncompliance.

10. On December 28, 2018, IDR withdrew the Certificate of Noncompliance.

11. On December 31, 2019, Applicant’s non-resident insurance producer license expired while still suspended.

12. On April 23, 2025, Applicant filed an Iowa Insurance Producer Application for Reinstatement or Reissuance After Disciplinary Action as required by Iowa Administrative Code rule 191—10.10.

13. Applicant has complied with the terms of the Suspension Order and demonstrated that the basis for his suspension no longer exists.

III. CONCLUSIONS OF LAW

14. 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 reissuance of his or her license by filing an application for reissuance and that the applicant shall initiate the proceedings for reissuance by filing an application for reissuance with the Commissioner

15. Iowa Administrative Code 191—10.10(2)(b) states that the application for reissuance must allege facts sufficient to enable the Commissioner to establish that the basis for the terms of the Suspension Order no longer exists.

16. Applicant has filed the application for reissuance required by Iowa Administrative Code rule 191—10.10(2)(a).

17. IDR has withdrawn its Certificate of Noncompliance. Therefore, Applicant has met his burden of establishing that the basis for the suspension no longer exists.

18. Applicant should be issued a new non-resident insurance producer license.

IV. ORDER


IT IS THEREFORE ORDERED that:

A. Applicant's Iowa Insurance Producer Application for Reissuance is granted, and the administrative block is removed from his Iowa licensing record;

B. Applicant's Uniform Application for Individual License Registration is approved;

- C. Applicant shall refrain from any violations of Iowa law and abide by all insurance laws in any jurisdictions in which he is or becomes licensed; and
- D. Applicant shall immediately be permitted to transact and participate in the business of insurance in Iowa.

SO ORDERED this 19th day of May, 2025.


Douglas M. Ommen
Commissioner of Insurance

Respectfully submitted,


Meara Kearney
Iowa Insurance Division
1963 Bell Avenue, Suite 100
Des Moines, IA 50315
Phone: (515) 654-6618
Email: Meara.kearney@iid.iowa.gov
ATTORNEY FOR THE DIVISION

Copy to:

David Froscheiser
2630 Eastside Blvd
Beatrice, Nebraska 68310
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 May 20, 2025.

By: ☒ First Class Mail ☐ Personal Service
☒ Restricted certified mail, return receipt ☒ Email
☐ Certified mail, return receipt ☐ _____

Signature: Brooke Hohn
Brooke Hohn