



BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF	)	Division Case No. 127325
HEATHER L. HORVATICH,	)	<b>ORDER FOR SUSPENSION</b>
NPN 10583367	)	
DOB 03/20/XXXX,	)	
Respondent.	)	

This matter comes before the Iowa Insurance Commissioner upon submission of a Certificate of Noncompliance from the Iowa Department of Health and Human Services Child Support Recovery Unit (“DHHS”).

1. Heather L. Horvatic (“Respondent”) submitted an application for insurance producer licensure in which the Commissioner was designated as Respondent’s agent for service of process and was issued an Iowa insurance producer license under National Producer Number 10583367.

2. Pursuant to Iowa Code § 252J.8 and Iowa Administrative Code rule 191—10.21, the Commissioner issued a notice to Respondent advising that the Certificate of Noncompliance was received and that Respondent’s Iowa insurance producer license would be suspended in 30 days unless DHHS withdrew the Certificate of Noncompliance within those 30 days. This was for DHHS case number 1041703.

3. On June 10, 2025, the Iowa Insurance Division mailed a letter notifying Respondent of the intended suspension by restricted certified mail and by regular first class mail to the mailing address notated in her licensing record.

4. The restricted certified mailing of that notice was delivered and signed for on June 12, 2025.

5. To date, the regular mailing of the notice has not been returned.

6. The 30 day notice period has now passed and DHHS has not withdrawn the Certificate of Noncompliance.

7. On July 10, 2025, DHHS confirmed that Respondent is still noncompliant.

8. The Commissioner has authority to order the suspension of the insurance producer license of Respondent pursuant to Iowa Code § 252J.8 and Iowa Administrative Code rule 191—10.21.

**IT IS THEREFORE ORDERED** that the Iowa insurance producer license of Heather L. Horvatic is suspended as of the date of this Order.

**IT IS FURTHER ORDERED** that Heather L. Horvatic shall not be eligible for license reinstatement, reissuance, renewal, or to have a new license issued until all of the following has occurred:

1. DHHS issues a Withdrawal of the Certificate of Noncompliance;
2. Respondent makes the appropriate Application for Reinstatement or Reissuance and this application is approved by the Commissioner or his designee;
3. Respondent pays all applicable fees; and
4. Respondent complies with all other insurance statutes and regulations.

**SO ORDERED** this 22<sup>nd</sup> day of July, 2025.

  
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Douglas M. Ommen  
Commissioner of Insurance

  
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Zebulon Black  
Iowa Insurance Division  
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ATTORNEY FOR THE DIVISION

**Copy to:**

Heather L. Horvatic  
204 N. 2<sup>nd</sup> St.  
Lanesboro, IA 51451  
**RESPONDENT**

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 July 24, 2025.

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

Signature: Brooke Hohn  
Brooke Hohn