

FILED

JUL 25 2017

COMMISSION OF INSURANCE
INSURANCE DIVISION OF IOWA

BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF)	Division Case No. 94065
)	
NATHAN T. RIBBENS,)	ORDER REINSTATING LICENSE
NPN 10249513,)	AFTER SUSPENSION
DOB 12/04/XXXX,)	
Respondent)	

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 Nathan T. Ribbens for the reinstatement of his Iowa insurance producer license.

I. PARTIES AND JURISDICTION

1. The Commissioner of Insurance, Doug Ommen, directly and through his designees, administers and enforces the provisions of Iowa Code § 505.8 and the Iowa Licensing of Insurance Producers Act, chapter 522B.

2. Nathan T. Ribbens (“Respondent”) is an individual with a last known mailing address of 6440 EP True Parkway, Unit 2205, West Des Moines, IA 50266 and a National Producer Number of 10249513. Respondent’s licensing record reflects an address of 210 S. Prairie View Dr., Apt. 1226, West Des Moines, IA 50266.

3. Respondent has filed an application with the Iowa Insurance Division (“Division”) for reinstatement of his suspended license and the Commissioner is authorized to issue this Order pursuant to Iowa Administrative Code rule 191—10.10.

II. FINDINGS OF FACT

4. Respondent is licensed as a resident insurance producer in the State of Iowa.

5. Respondent submitted an application for individual insurance producer license on February 1, 2008 in which the Commissioner was designated as agent for service of process.

6. On March 21, 2017, the Division mailed Respondent notification of the intent to issue a suspension of his license if the Iowa Department of Revenue (“IDR”) did not withdraw the Certificate of Noncompliance within 60 days.

7. On July 7, 2017, an order was issued by the Division immediately suspending Respondent’s insurance producer license (“Suspension Order”). Respondent was also notified that the Division’s reinstatement of the producer license was contingent upon IDR withdrawing the Certificate of Noncompliance.

8. IDR withdrew the Certificate of Noncompliance on July 18, 2017.

9. On July 25, 2017, Respondent filed an application for reinstatement after suspension of his insurance producer license as required by Iowa Administrative Code rule 191—10.10.

10. Respondent has complied with the terms of the Suspension Order.

III. CONCLUSIONS OF LAW

11. 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 reinstatement of his or her license by filing an application for reinstatement.

12. Respondent has filed the required application of reinstatement.

13. Iowa Administrative Code 191—10.10(2)(b) provides that applications for reinstatement must allege facts sufficient to enable the Commissioner to establish that the basis of the suspension no longer exists.

14. Respondent is in compliance with the conditions of the Suspension Order issued on July 7, 2017.

15. Respondent and has filed the required application for reinstatement and has alleged facts that demonstrate that the basis of the suspension no longer exists. An order of reinstatement should be issued pursuant to Iowa Administrative Code rule 191—10.10.

IV. ORDER

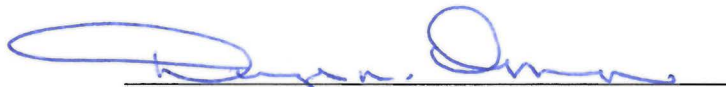
IT IS THEREFORE ORDERED that:

- A. Respondent's resident insurance producer license is reinstated;
- B. Respondent shall immediately be permitted to transact and participate in the business of insurance in Iowa; and
- C. Respondent shall pay a late fee of one hundred dollars (\$100) as required by Iowa Administrative Code 191—10.20(5) prior to renewal of his license or issuance of a new license for failing to notify the Division of a change of address within 30 days of the address change.

IT IS FURTHER ORDERED that, pursuant to Iowa Code § 505.8(10), the one hundred dollar (\$100) payment remitted with the application for reinstatement shall be paid to the Iowa Insurance Division Enforcement Fund to provide funds for insurance enforcement and education.

Dated this 25th day of July, 2017.

COMMISSIONER OF INSURANCE



Douglas M. Ommen
Commissioner of Insurance



Dustin J. DeGroot
Compliance Attorney

7/25/17

Date

CERTIFICATE OF SERVICE

County of Polk)
)
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 27th day of July, 2017, the foregoing order was delivered to the United States Postal Service, postage prepaid, for first class mail to:

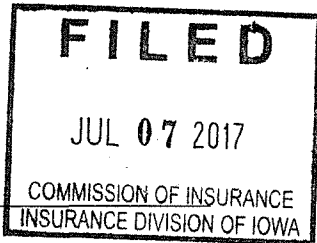
Nathan T. Ribbens
210 S Prairie View Dr.
Apt. 1226
West Des Moines, IA 50266

I further certify that the foregoing order was sent by email to:

ribbs_nate@hotmail.com



Tammi L. Green
Iowa Insurance Division



BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF)	Division Case No. 94065
)	
NATHAN T. RIBBENS,)	ORDER FOR SUSPENSION
NPN 10249513,)	
DOB 12/04/XXXX,)	
Respondent)	

This matter comes before the Iowa Insurance Commissioner upon submission of a Certificate of Noncompliance from the Iowa Department of Revenue (“Revenue”). **Nathan T. Ribbens** (“Respondent”) submitted an application for insurance producer licensure in which the Commissioner was designated as Respondent’s agent for service of process. Under Iowa Code § 272D.8 and Iowa Administrative Code rule 191—10.23, the Commissioner was required to issue a notice to Respondent advising that the Certificate of Noncompliance was received and that Respondent’s Iowa insurance producer license would be suspended in 60 days unless Revenue withdrew the Certificate of Noncompliance within those 60 days. The Iowa Insurance Division’s letter notifying Respondent of the intended suspension was sent on March 21, 2017. Therefore, the sixty-day notice period has now passed and Revenue has not withdrawn the Certificate of Noncompliance. The Commissioner has authority to order the suspension of the insurance producer license of Respondent pursuant to Iowa Code section 272D.8 and Iowa Administrative Code rule 191—10.23.

IT IS THEREFORE ORDERED that:

The Iowa insurance producer license of **Nathan T. Ribbens** is suspended as of the date of this Order.

IT IS FURTHER ORDERED that:

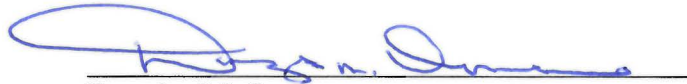
Nathan T. Ribbens shall not be eligible to have his license reinstated, reissued, renewed, or

to have a new license issued until each of the following has occurred:

1. Revenue issues a Withdrawal of the Certificate of Noncompliance;
2. Respondent makes the appropriate Application for Reinstatement or Reissuance, which 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.

Dated this 7th day of July, 2017.

COMMISSIONER OF INSURANCE



Douglas M. Ommen
Commissioner of Insurance



Dustin J. DeGroote
Compliance Attorney



Date

CERTIFICATE OF SERVICE

County of Polk)
)
State of Iowa)

The undersigned certifies under penalty of perjury that she has entered the above order into the records of the Iowa Commissioner of Insurance and on the 7th day of July, 2017, the foregoing order was delivered to the United States Postal Service, postage prepaid, for first class mail to:

Nathan T. Ribbens
210 S Prairie View Dr.
Apt. 1226
West Des Moines, IA 50266

I further certify that the foregoing order was sent by email to:

nathan.ribbens@bankers.com



Tammi L. Green
Iowa Insurance Division

CC:
Iowa Department of Revenue
Attn: License Sanction
PO Box 10330
Des Moines, IA 50306-0330

By: RESTRICTED
CERTIFIED &
FIRST CLASS MAIL:
Nathan T. Ribbens
210 S Prairie View Dr.
Apt. 1226
West Des Moines, IA 50266