

FILED

AUG 14 2025

COMMISSION OF INSURANCE
INSURANCE DIVISION OF IOWA

BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF

MICHELLE D. TATE,
NPN 7371419
DOB 09/08/XXXX

Respondent.

Division Case No. 124637

FINAL ORDER

NOW THEREFORE, the Commissioner takes up for consideration the attached Proposed Decision on Motion for Default Order of Administrative Law Judge, Toby J. Gordon of the Iowa Department of Inspections and Appeals show as filed on August 11, 2025.

IT IS ORDERED that the Commissioner has reviewed the record and adopts Judge Gordon's default order as my own final decision.

IT IS FURTHER ORDERED that the Respondent's nonresident insurance producer license is hereby revoked under Iowa Code § 522B.1 I.

IT IS FURTHER ORDERED that the Respondent shall cease and desist from engaging in the business of insurance in Iowa under Iowa Code § 522B.17.

IT IS FURTHER ORDERED that Michelle D. Tate has 30-days from the date of this Order to pay investigation and prosecution costs of \$1,052.25

IT IS FURTHER ORDERED that these orders may be enforced under Iowa Code chapter 507B and 522B, including but not limited to, Iowa Code § 507B.8 and 522B.17(3), and additionally, by any collection remedies available to the State of Iowa Department of Revenue for unpaid penalties and other ordered monetary amount.

Dated this 14th day of August, 2025.



DOUGLAS M. OMMEN
Iowa Insurance Commissioner

Copy to:

Meara Schrader
Iowa Insurance Division
1963 Bell Avenue, Suite 100
Des Moines, IA 50315
Meara.schrader@iid.iowa.gov

Johanna Nagel
Iowa Insurance Division
1963 Bell Avenue, Suite 100
Des Moines, IA 50315
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ATTORNEYS FOR THE DIVISION

Michelle D. Tate
7003 Windy Run Ct.
Spring, TX 77379
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 August 14, 2025.

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

Signature: Brooke Hohn
Brooke Hohn

**IN THE IOWA ADMINISTRATIVE HEARINGS DIVISION
CENTRAL PANEL BUREAU**

IN THE MATTER OF

MICHELLE D. TATE,

Respondent.

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DIAL Case No. 26IID0004

Division Case No. 124637

**PROPOSED DECISION ON
MOTION FOR DEFAULT**

Statement of the Case

On July 29, 2025, the Iowa Insurance Division (IID) filed a Motion for a Default Order in this matter. More than 10 days have now passed and the Respondent has not filed any resistance. IRCP 1.431(4).

Background

On July 1, 2025, IID filed a Statement of Charges (SOC) against the Respondent. The Respondent previously consented to service of process via the Commissioner of Insurance, Douglas Ommen, who was served with the SOC and a Notice of Hearing (NOH) on July 1, 2025. In addition, pursuant to 191 IAC 3.5, the SOC and NOH were sent via restricted certified mail to the Respondent at an address she provided, and which is on record with the IID. On July 5, 2025, the United States Postal Service confirmed delivery was made on that date and signed for by "Michelle D." Service was therefore accomplished on the Respondent per 191 IAC 3.5(1). No Answer has been filed and more than 20 days have passed since service was accomplished. No extensions of time to file and Answer has been requested or granted. 191 IAC 3.5(3).

Based upon the Respondent's failure to participate by filing and answer within the required time, the IID seeks a default order. 191 IAC 3.22(2).

Findings and Conclusions

Respondent is in DEFAULT based upon her failure to timely file an Answer. The motion is GRANTED. The previously scheduled prehearing conference is canceled and there shall be no further hearings of any kind.

Due to the Respondent's default:

- 1) Respondent's nonresident insurance producer license is hereby revoked. Iowa Code § 522B.11.
- 2) Respondent shall cease and desist from engaging in the business of insurance in Iowa. Iowa Code § 522B.17.
- 3) Costs of the investigation and prosecution of this matter are assessed against the Respondent in the amount of \$1,052.25, and should be made payable to

the Iowa Insurance Division, to be credited to the Iowa Insurance Enforcement Fund. Iowa Code §§ 522B.17 and 505.8(10).

IT IS SO ORDERED.

Dated this 11th day of August, 2025.



Toby J. Gordon
Administrative Law Judge

CC: Meara Schrader, Iowa Insurance Division
Johanna Nagel, Iowa Insurance Division
Michelle Tate, Respondent

REQUEST TO REOPEN

Default decisions or decisions rendered on the merits after a party has failed to appear or participate constitute final division action unless one of the following occurs:

- 1) the presiding officer otherwise orders,
- 2) a motion to vacate the default decision is filed within 15 days after the date of notification or mailing of the decision in accordance with rule 191—3.12(17A), or
- 3) an appeal to the commissioner of a proposed default decision is filed in accordance with rule 191—3.27(17A).

A motion to vacate must be filed and served on all parties and state all facts relied upon by the moving party which establish that good cause existed for that party's failure to appear or participate at the contested case proceeding. Each fact so stated must be substantiated by at least one sworn affidavit of a person with personal knowledge of each such fact, which affidavit(s) must be attached to the motion.

The time for further appeal of a decision for which a timely motion to vacate has been filed is stayed pending a decision on the motion to vacate.

A motion to vacate shall be granted only when it is timely filed, is properly substantiated, and demonstrates good cause for the party's failure to appear or participate. The burden of proof as to good cause is on the moving party. Adverse parties shall have ten days to respond to a motion to vacate. Adverse parties shall be allowed to conduct discovery as to the issue of good cause and to present evidence on the issue prior to a decision on the motion, if a request to do so is included in that party's response.

191 IAC 3.22(3)-(5).

Case Title: IN THE MATTER OF MICHELLE D. TATE (124637)

Case Number: 26IID0004

Type: Order - Abandonment/Default

IT IS SO ORDERED.

A handwritten signature in black ink, appearing to read 'Toby Gordon', with a large circular flourish above the name.

Toby Gordon, Administrative Law Judge