

**FILED**

SEP 09 2025

COMMISSION OF INSURANCE  
INSURANCE DIVISION OF IOWA

## BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF

JOSEPH F. STEAD,  
NPN 19903239  
DOB 04/19/XXXX

Respondent.

Division Case No. 125122

**FINAL ORDER**

NOW THEREFORE, the Commissioner takes up for consideration the attached Proposed Default Order of Administrative Law Judge, Thomas J. Augustine of the Iowa Department of Inspections and Appeals shown as filed on August 19, 2025.

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

IT IS FURTHER ORDERED that Joseph F. Stead has 30-days from the date of this Order to pay an investigation and prosecution costs of \$1372.50.

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 9<sup>th</sup> day of September, 2025.



DOUGLAS M. OMMEN  
Iowa Insurance Commissioner

**Copy to:**

Colin Grace  
Iowa Insurance Division  
1963 Bell Avenue, Suite 100  
Des Moines, IA 50315  
Colin.grace@iid.iowa.gov

**ATTORNEY FOR THE DIVISION**

Joseph F. Stead  
14481 Finsbury Drive  
Spring Hill, Florida 34609-0780  
And  
4590 70<sup>th</sup> Street West, #137  
Bradenton, Florida 34210  
josephfstead@yahoo.com  
Jphillips911@pbtcomm.net  
**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 September 10, 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     | ) | DIAL Case No. 26IID0003     |
|                      | ) | Division Case No. 125122    |
| JOSEPH FRANCES STEAD | ) |                             |
|                      | ) | <b>PROPOSED DECISION ON</b> |
| Respondent.          | ) | <b>MOTION FOR DEFAULT</b>   |
|                      | ) |                             |

---

**Statement of the Case**

On August 5, 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 he had previously provided to the IID and an address obtained by a public records search. The USPS was not able to achieve service at either address and the mailings were unable to be forwarded. On July 11, 2025, Stead was sent the SOC and NOH via regular mail to the address he had previously provided the IID. This mailing was not returned. Stead was also emailed a copy of the documents to the email address he previously provided the IID. IID received no indication the email failed to deliver. Based on consent to service upon IID commissioner, 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. 191 IAC 3.5(3). No extensions of time to file and Answer has been requested or granted.

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 his 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 \$1,372.50, 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 19th day of August, 2025.



Thomas J. Augustine  
Administrative Law Judge

CC: Joseph Stead, 4590 70th St., West, Apt 137, Bradenton, FL 34210,  
[josephf.stead@yahoo.com](mailto:josephf.stead@yahoo.com) (By Mail and Email)  
Colin Grace, Attorney for IID (By AEDMS)  
Brooke Hohn, IID (By AEDMS)

**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 JOSEPH FRANCES STEAD (125122)  
**Case Number:** 26IID0003  
**Type:** Order - Abandonment/Default

IT IS SO ORDERED.

A handwritten signature in black ink, appearing to be 'TA' with a long horizontal stroke extending to the right.

---

Thomas Augustine, Administrative Law Judge