

BEFORE THE IOWA INSURANCE COMMISSIONER



IN THE MATTER OF)	
)	
KRISTINA M. CARROLL)	Division No. 89387
NPN 17131955)	
)	ORDER REINSTATING LICENSE
Respondent.)	AFTER SUSPENSION
)	

Pursuant to Iowa Code chapter 522B and IAC 191-10.10, this matter comes before the Commissioner of Insurance upon an application by Kristina M. Carroll for the reinstatement of her Iowa insurance producer's license.

I. PARTIES AND JURISDICTION

1. The Commissioner of Insurance, Nick Gerhart, 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. Kristina M. Carroll ("Carroll") is an individual with a last known mailing address of 4220 Hampton Circle Des Moines, IA 50320 and a national producer number of 17131955.
3. Carroll has filed an application with the Iowa Insurance Division ("Division") for reinstatement of her suspended license and the Commissioner is authorized to issue this Order pursuant to 191 IAC 10.10.

II. FINDINGS OF FACT

4. Carroll is licensed as a resident insurance producer in the State of Iowa.
5. Carroll submitted an application for individual insurance producer license on December 6, 2013, in which the Commissioner was designated as agent for service of process.

6. On November 23, 2015, the Division mailed Carroll notification of the intent to issue a suspension of her license if the Iowa Department of Human Services (“DHS”) did not withdraw the Certificate of Noncompliance within 30 days.

7. On January 5, 2016, an order was issued by the Division immediately suspending Carroll’s insurance producer’s license (“Suspension Order”).

8. DHS withdrew the Certificate of Noncompliance on January 19, 2016.

9. On January 15, 2016, Carroll filed an application for reinstatement after suspension of her insurance producer license as required by 191 IAC 10.10.

10. As Carroll has complied with the condition of the Suspension Order and filed the necessary reinstatement application, an order of reinstatement of her Iowa insurance producer’s license should be issued.

III. CONCLUSIONS OF LAW

1. Iowa Code § 522B.11(1) authorizes a range of disciplinary actions for insurance producers, including suspensions, but the imposition and duration of suspensions, is within the discretion of the Commissioner.

2. Carroll is in compliance with the conditions of the Suspension Order issued on January 5, 2016 and has filed the required application of reinstatement. An order of reinstatement should be issued pursuant to 191 IAC 10.10.

IV. ORDERS

IT IS THEREFORE ORDERED that:

A. The Suspension Order issued on January 5, 2016 is hereby vacated and the Iowa resident insurance producer license of Carroll is reinstated; and

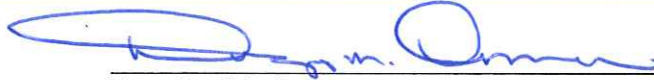
B. Carroll shall immediately be able to transact and participate in the business of

insurance in Iowa.

IT IS FURTHER ORDERED that, pursuant to Iowa Code § 505.8(10), the one hundred dollar (\$100) payment made with the application for reinstatement shall be paid to the Iowa Insurance Division settlement fund established for recovery of expenses and costs related to investigations and other proceedings.

Dated this 19th day of January, 2016.

COMMISSIONER OF INSURANCE



Douglas M. Ommen
Deputy Commissioner



Dustin J. DeGroot
Compliance Attorney

1/19/2016
Date

AFFIDAVIT OF SERVICE

County of Polk)
) ss
State of Iowa)

The undersigned affiant certifies under penalty of perjury that he has entering the above order into the records of the Iowa Commissioner of Insurance and on the 20th day of January, 2016, the foregoing order was delivered to the United States Postal Service, postage prepaid, for first class mail and also for certified mail service, return receipt requested; to:

Kristina M. Carroll
4220 Hampton Circle
Des Moines, IA 50320

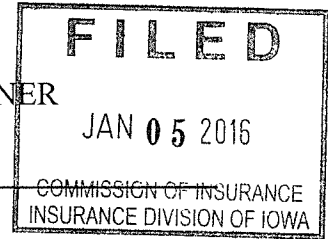
I further certify that the foregoing order was sent by email to:

krisiowa@hotmail.com



Dustin J. DeGroot
Iowa Insurance Division

BEFORE THE IOWA INSURANCE COMMISSIONER



IN THE MATTER OF)	
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KRISTINA M. CARROLL)	Division No. 89387
NPN # 17131955,)	
)	ORDER FOR SUSPENSION
Respondent.)	
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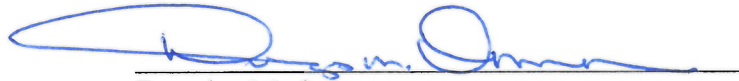
This matter comes before the Iowa Insurance Commissioner upon submission of a Certificate of Noncompliance from the Iowa Department of Human Services (“DHS”). Under Iowa Code section 252J.8 and Iowa Administrative Code, rule 191-10.21, the Iowa Insurance Commissioner was required to issue a notice to **Kristina M. Carroll** (“Respondent”) advising the Respondent that the Certificate of Noncompliance was received and that the Respondent’s Iowa insurance producer license would be suspended in 30 days unless DHS withdrew the Certificate of Noncompliance within those 30 days. The Iowa Insurance Division’s letters notifying the Respondent of the intended suspension were sent on November 23, 2015. Therefore, the thirty-day notice period has now passed and DHS has not withdrawn the Certificate of Noncompliance. The Iowa Insurance Commissioner has authority to order the suspension of the insurance producer license of the Respondent pursuant to Iowa Code section 252J.8 and Iowa Administrative Code, rule 191-10.21.

IT IS THEREFORE ORDERED that:

The Iowa insurance producer license of **Kristina M. Carroll** is suspended as of the date of this Order.

Dated this 4th day of January, 2016.

COMMISSIONER OF INSURANCE



Douglas M. Ommen
Deputy Commissioner



Dustin DeGroot



Date

AFFIDAVIT OF SERVICE

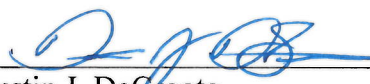
County of Polk)
)
State of Iowa)

The undersigned affiant certifies under penalty of perjury that he has entering the above order into the records of the Iowa Commissioner of Insurance and on the 5th day of January, 2016, the foregoing order was delivered to the United States Postal Service, postage prepaid, for first class mail and also for certified mail service, return receipt requested; to:

Kristina M. Carroll
2138 E. Caulder Ave
Des Moines, IA 50320

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

krisiowa@hotmail.com



Dustin J. DeGroote
Iowa Insurance Division

CC:
Child Support Recovery Unit
Attn: Worker ID ES36, Case Number
814473
501 Sycamore Street, Ste 500, Waterloo,
IA 50703

By RESTRICTED &
FIRST CLASS MAIL:
Kristina Carroll
124 Carey Way
Bartlett, IL 60103-2319