



BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF	)	Division Case No. 104040
	)	
LEGENDS AGENCY LLC,	)	<b>ORDER REISSUING LICENSE</b>
BEP NPN 18686542,	)	<b>AFTER SUSPENSION AND</b>
	)	<b>EXPIRATION</b>
Applicant.	)	

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 Legends Agency, LLC, through representative Lawrence L. Roberts, for the reinstatement of its Iowa insurance business entity producer license.

**I. PARTIES AND JURISDICTION**

1. The Commissioner of Insurance, Douglas Ommen, directly and through his designees, administers and enforces the provisions of Iowa Code Chapter 522B—Licensing of Insurance Producers and Iowa Administrative Code Chapter 10—Insurance Producer Licenses and Limited Licenses, pursuant to Iowa Code § 505.8.

2. Legends Agency LLC (“Legends) is a business entity with a last-known business and mailing address of 814 NE Cherry Plum Drive Ankeny, Iowa 50021.

3. Lawrence Roberts (“Roberts”) previously filed an application with the Iowa Insurance Division (“Division”) for reinstatement of his suspended Iowa insurance producer license. His license was reinstated on July 17, 2020.

4. Applicant has now filed an application with the Division for reinstatement of the suspended business entity producer license.

5. The Commissioner is authorized to issue this Order pursuant to Iowa Administrative Code rule 191—10.10.

## II. FINDINGS OF FACT

6. Legends became licensed in the state of Iowa as a business entity producer on January 31, 2018, under National Producer Number 18686542.

7. Roberts, Legends, and the Division entered into a consent order whereby Legends' insurance business entity producer license was suspended on May 6, 2020, for a period of two months.

8. Although Roberts submitted an Iowa insurance producer application for reinstatement dated July 6, 2020, the application was only for his individual producer license and did not include a request for Legends' business entity license to be reinstated. Roberts' producer license was reinstated on July 17, 2020.

9. Legends' insurance business entity producer license expired on January 31, 2021.

10. Applicant has complied with all of the terms of the consent order.

11. The suspension period has now passed.

12. Roberts, on behalf of Legends, has submitted an Iowa insurance producer application for reinstatement or reissuance after disciplinary action ("Reissuance Application") dated August 5, 2021.

13. The Division has reviewed the Reissuance Application.

14. On August 5, 2021, Roberts, on behalf of Legends, applied for a business entity producer license with the Division by submitting a Uniform Application for Business Entity Producer License through NIPR.

### **III. CONCLUSIONS OF LAW**

15. Iowa Code § 522B.11(1) authorizes a range of disciplinary actions for insurance producers, including suspensions.

16. Iowa Administrative Code rule 191—10.10(7) provides that when a suspension of a producer's license extends beyond the license expiration date, the license terminates on the license expiration date.

17. Iowa Administrative Code rule 191—10.10 provides that a producer whose license has been terminated must apply for a new license.

18. Applicant is compliant with the terms of the Consent Order and has submitted an Reissuance Application.

19. Applicant has met his burden of establishing that the basis for the suspension no longer exists.

20. Applicant should be issued a new business entity producer license.

### **IV. ORDER**

**IT IS THEREFORE ORDERED** that:

A. Applicant's Reissuance Application is granted and the administrative suspension block is removed from the licensing record;

B. Applicant's Uniform Application for Business Entity Producer License is approved; and

C. Applicant shall immediately be permitted 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 remitted with the Reissuance Application for administrative costs shall be

paid to the Iowa Insurance Division Enforcement Fund to provide funds for insurance enforcement and education.

Dated this 13<sup>th</sup> day of August, 2021.

COMMISSIONER OF INSURANCE



Douglas M. Ommen  
Commissioner of Insurance

Submitted by:

/s/ Johanna Nagel  
Johanna Nagel  
Iowa Insurance Division  
Compliance Attorney  
Johanna.Nagel@iid.iowa.gov  
(515) 654-6563

8/6/2021  
Date

CERTIFICATE OF SERVICE

County of Polk            )  
  ) ss  
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 17<sup>th</sup> day of August, 2021, the foregoing order was delivered to the United States Postal Service, postage prepaid, for first class mail to:

Legends Agency LLC  
c/o Lawrence Roberts  
814 NE Cherry Plum Drive  
Ankeny, IA 50021

I further certify that the foregoing order was sent by email to:  
[larry.roberts19@gmail.com](mailto:larry.roberts19@gmail.com).

/s/ Hilary Foster

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Hilary Foster  
Iowa Insurance Division