

BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF)	Division Case No. 124096
)	
VALIAKU KARGBO,)	ORDER REINSTATING LICENSE
NPN 18716410)	AFTER SUSPENSION
DOB 10/03/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 Valiaku Kargbo 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 Iowa Code Chapter 522B—Licensing of Insurance Producers Act, and Iowa Administrative Code Chapter 10 — Insurance Producer Licenses and Limited Licenses pursuant to Iowa Code § 505.8.

2. Valiaku Kargbo (“Respondent”) is an individual with a last-known residence address of 2001 S Warrior Lane, Waukee, Iowa 50263 and a National Producer Number of 18716410.

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 an Iowa resident insurance producer.

5. Respondent applied for a resident insurance producer license with the Division by submitting through the National Insurance Producer Registry a Uniform Application, in which he designated the Commissioner as an agent for service of process. Respondent's insurance producer license will expire on October 31, 2027.

6. On September 25, 2024, the Division mailed Respondent, by both restricted certified mail and by first class mail, notification of the intent to suspend his license if the Iowa Department of Health and Human Services ("HHS") did not withdraw the Certificates of Noncompliance within 30 days.

7. On November 13, 2024, an order was issued by the Division immediately suspending Respondent's insurance producer license ("Suspension Order"). Reinstatement of the Respondent's producer insurance license was contingent upon HHS withdrawing the Certificates of Noncompliance.

8. HHS withdrew the Certificates of Noncompliance on November 19, 2024.

9. On November 19, 2024, Respondent filed an Iowa Insurance Producer Application for Reinstatement as required by Iowa Administrative Code rule 191—10.10.

10. The reinstatement terms of the Suspension Order have been satisfied.

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 for reinstatement.

13. Iowa Administrative Code 191—10.10(2)(b) states that the application for reinstatement must allege facts sufficient to enable the Commissioner to establish that the basis of the terms of the Suspension Order issued November 13, 2024 have been satisfied.

14. Respondent 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.

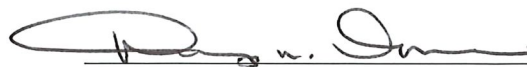
IV. ORDER

IT IS THEREFORE ORDERED that:

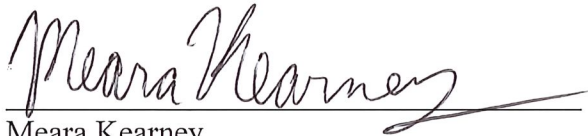
- A. Respondent's resident insurance producer license is reinstated; and
- B. Respondent shall immediately be permitted to transact and participate in the business of insurance in Iowa.

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

SO ORDERED this 10th day of December, 2024.



Douglas M. Ommen
Commissioner of Insurance



Meara Kearney
Iowa Insurance Division
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Des Moines, IA 50315
Phone: (515) 654-6618
Email: Meara.kearney@iid.iowa.gov

Copy to:

Valiaku Kargbo
2001 S. Warrior Ln
Waukee, IA 50263

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 December 10, 2024.

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

Signature: Brooke Hohn
Brooke Hohn