

FILED

MAY 13 2025

COMMISSION OF INSURANCE
INSURANCE DIVISION OF IOWA

BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF

Division Case No. 121701

PABLO CASTILLO,
NPN 13130162
DOB 06/11/XXXX,

Applicant.**ORDER FOR REINSTATEMENT
AFTER LICENSE SUSPENSION**

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 Pablo Castillo for the reinstatement of his Iowa resident insurance producer license.

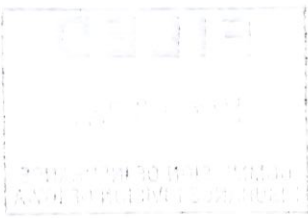
I. PARTIES AND JURISDICTION

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

2. Applicant Pablo Castillo (“Applicant”) is an individual with a last-known residence address of 509 Crescent Lane, Norwalk, Iowa 50211 and a National Producer Number of 13130162.

3. Applicant has filed an application with the Iowa Insurance Division (“Division”) for reinstatement of Applicant’s Iowa resident insurance producer license.

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



II. FINDINGS OF FACT

5. Applicant is licensed as an Iowa resident insurance producer. Applicant's license is currently suspended.

6. Applicant applied for a resident insurance producer license with the Division by submitting a Uniform Application for Individual Producer License ("Uniform Application") through the National Insurance Producer Registry. In the Uniform Application, Castillo designated the Commissioner as an agent for service of process. Respondent's insurance producer license will expire on June 30, 2027.

7. On October 8, 2024, the Division filed a statement of charges against Applicant for engaging in unfair, deceptive, and dishonest conduct.

8. On December 17, 2024, a contested hearing was held before Commissioner Douglas M. Ommen at the offices of the Iowa Insurance Division to hear testimony and receive evidence regarding the charges brought by the Division. Applicant was present and represented by attorney Sean P. Spellman at this hearing.

9. On December 18, 2024, the Commissioner entered an order ("Suspension Order") suspending Applicant's insurance producer license for thirty (30) days beginning on December 20, 2024. Pursuant to the Suspension Order, Applicant could apply for reinstatement or reissuance of the Applicant's producer insurance license on or after January 20, 2025. The Suspension Order also ordered Applicant from January 31, 2025, through January 31, 2026 to provide quarterly summary reports of the status of his work in the business of insurance, and to pay the costs of investigation within one year of the date of the Suspension Order.

10. On January 2, 2025, the Division timely received from Applicant the costs of the investigation.

11. As of January 19, 2025, Applicant's thirty (30) day suspension period expired.
12. On January 29, 2025, Applicant filed an Iowa Insurance Producer Application for Reinstatement or Reissuance After Disciplinary Action as required by Iowa Administrative Code rule 191—10.10. In this application, Applicant provided his updated employment history, provided updates on his criminal case, and described his eagerness to return to the insurance industry.
13. Applicant's criminal case, case number FECR386951 in the Iowa District Court for Polk County, involved the same underlying conduct as that in the Suspension Order. This criminal case was timely reported to the Division.
14. On April 10, 2025, Applicant received a deferred judgment, an \$855.00 civil penalty, and two years of probation after being found guilty of the aggravated misdemeanor of Tampering with Records in violation of Iowa Code § 715A.5.
15. On January 31, 2025, and April 30, 2025, Applicant emailed the Division quarterly updates regarding his involvement with any insurance related business.
16. Applicant has complied with the terms of the Suspension Order and demonstrated that the basis for his suspension no longer exists.

III. CONCLUSIONS OF LAW

17. 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 and that the applicant shall initiate the proceedings for reinstatement by filing an application for reinstatement with the Commissioner.

18. 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 suspension no longer exist and the terms of the Suspension Order have been satisfied.

19. Applicant has filed the application for reinstatement required by Iowa Administrative Code rule 191—10.10(2)(a) and has met his burden of establishing that the basis for the suspension no longer exists and the terms of the Suspension Order have been satisfied

20. Applicant's resident insurance producer license should be reinstated.

IV. ORDER

IT IS THEREFORE ORDERED that:

- A. Applicant's Iowa Insurance Producer Application for Reinstatement is granted, and the administrative block is removed from his Iowa licensing record;
- B. Applicant shall immediately be permitted to transact and participate in the business of insurance in Iowa; and
- C. Applicant shall refrain from any further violations of Iowa law and abide by all insurance laws in any jurisdictions in which he is or becomes licensed.
- D. Applicant shall continue to abide by the Suspension Order, including, but not limited to, continuing to provide to the Division a quarterly summary report of the status of his work in the business of insurance, including the identity of any insurance producers with whom he has associated, through January 21, 2026.

SO ORDERED this 13th day of May, 2025.



Douglas M. Ommen
Commissioner of Insurance

Respectfully submitted,



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ATTORNEY FOR THE DIVISION

Copy to:

Pablo Castillo
509 Crescent Lane
Norwalk, Iowa 50211
APPLICANT

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 May 13th, 2025.

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

Signature: Brooke Hohn
Brooke Hohn