

BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF

) Division Case No. 122515

) DARREN REEVES ROOFING LLC,

) DARREN REEVES CONSTRUCTION  
) LLC,

) **SUMMARY CEASE AND  
) DESIST ORDER**

) and

) DARREN L. REEVES,

) Respondents.  
)

On June 20, 2024, Enforcement Attorney Zebulon Black, on behalf of the Iowa Insurance Division (“Division”), submitted a Petition for Summary Cease and Desist Order in the above-captioned matter.

**NOW THEREFORE**, the Commissioner of Insurance, Douglas M. Ommen, pursuant to the provisions of Iowa Code chapters 505, 507A, 507B, and 522C, does hereby make and issue the following findings of fact, conclusions of law and order to cease and desist (“Order”):

**I. PARTIES AND JURISDICTION**

1. The Commissioner of Insurance, Douglas M. Ommen, directly and through his designees, administers and enforces Iowa Code chapter 522C—Licensing of Public Adjusters, Iowa Code Chapter 507A—Iowa Unauthorized Insurers Act and Iowa Code chapter 507B—Insurance Trade Practices, pursuant to Iowa Code § 505.8.

2. Darren Reeves Roofing LLC (“Reeves Roofing”) was an Iowa limited liability company, formed in 2022, with its home office located at . The Iowa Secretary of State’s website lists United States Corporation Agents, Inc. (“USCA”) as the

registered agent with an address of 4200 University Boulevard, Suite 426, West Des Moines, Iowa 50266. Reeves Roofing filed a Certificate of Organization with the Iowa Secretary of State on January 5, 2022, under the name Doing Roofing Correctly LLC. On April 8, 2022, Reeves filed an amendment to change the name in the Certificate of Organization to Darren Reeves Roofing LLC. On April 28, 2023, Darren Reeves Roofing LLC filed with the Iowa Secretary of State a fictitious name resolution with the name Reeves Roofing. On August 16, 2023, Reeves Roofing was dissolved by an administrative dissolution due to failure to deliver the 2023 Biennial Report.

3. Darren Reeves Construction LLC (“Reeves Construction”) is an Iowa limited liability company, formed on March 11, 2022, with its home office located at

. The Iowa Secretary of State’s website lists USCA as the registered agent with an address of 4200 University Boulevard, Suite 426, West Des Moines, Iowa 50266. The Certificate of Organization is signed by Darren L. Reeves.

4. Iowa Department of Inspections, Appeals, and Licensing registers contractors in the state of Iowa. Reeves Roofing does not presently and has not previously held a license as a residential contractor in the state of Iowa. Reeves Construction is licensed as a residential remodeler under registration number C136838 and has held this license since November 9, 2023. The registered contractor is listed as Darren Reeves as a sole proprietor with an address of

5. On information and belief, Darren Reeves (“Reeves”) is an individual with a residential address of , and a business address of

. Reeves owns Reeves Roofing and Reeves Construction.

6. Reeves claims that Reeves Construction owns Reeves Roofing. Reeves Construction and Reeves Roofing have not filed anything with the Iowa Secretary of State to establish this business relationship.

7. Pursuant to Iowa Code § 505.28, Respondents consented to the jurisdiction of the Commissioner of Insurance by committing acts governed by chapter 522C.

8. From on or about July 8, 2022, to present, Respondents engaged in acts and practices within the state of Iowa constituting cause for a summary order to cease and desist from engaging in such acts or practices and any other corrective action the Commissioner deems necessary and appropriate pursuant to Iowa Code § 505.8(1), Iowa Code chapters 522C and 507B, and rules adopted pursuant to these chapters.

## **II. FINDINGS OF FACT**

9. Reeves Roofing is not licensed in the state of Iowa as a public adjuster.

10. Reeves Construction is not licensed in the state of Iowa as a public adjuster.

11. Reeves is not licensed in the state of Iowa as a public adjuster.

### *Consumer Company M&M*

12. Consumer company M&M LLC (“M&M”) is an Iowa limited liability company formed in 2013. M&M operates a farm business in Fontenelle, Iowa.

13. On or about June 7, 2022, a storm caused damage to M&M’s business. Multiple buildings owned by M&M were damaged in the storm including a dwelling, silos, grain bins, garages, and multiple pole buildings.

14. On June 8, 2022, M&M submitted a claim to Farm Bureau Financial Services (“Farm Bureau”) for hail and wind damage under their insurance policy.

15. On or about, July 8, 2022, M&M hired Reeves Roofing to complete the repairs to their business and home.
16. On August 18, 2022, Reeves explained to Farm Bureau that “Darren Reeves construction is a general contractor company that owns reeves roofing.”
17. Respondents negotiated the claim on behalf of M&M from July 8, 2022, until M&M hired a public adjuster in late December 2022.
18. During his time negotiating the claim, Reeves requested that Farm Bureau modify their Xactimate estimate on the pole buildings to reflect a different category code for the metal roofs. Farm Bureau uses Xactimate which is a software program used for property loss valuation. Reeves further requested that Farm Bureau add ten percent overhead and ten percent profit to the estimates. Farm Bureau stated they can only add overhead and profit after the contractor submitted unredacted invoices for materials and subcontractors. Reeves was informed that Farm Bureau would not modify the existing Xactimate estimate.
19. On December 26, 2022, Reeves sent an email to Farm Bureau:

ATTACHED IS A CORRECT ESTIMATE. YOU SEND ME OVER A CORRECTED XACTIMATE OR I WILL FORWARD THIS JOB TO THE ADJUSTER GROUP AND WASTE MORE OF MY TIME AND YOURS. MY USE OF XACTIMATE CORRECTLY IS A REASONABLE ESTIMATE PUT IN PLACE TO HELP MY COMPANY STAY IN BUSINESS. PLEASE FORWARD ON TO YOUR BOSS AND DONT WASTE MY TIME ANYMORE. THANK YOU.
20. After Reeves sent this email, M&M hired a representative from The Adjusters Group and the claim proceeded through arbitration.

*Reeves Roofing Facebook Page, Websites and Google Reviews*

21. Reeves Roofing maintains at least two websites, a Facebook Page, and is associated with a Google business page where customers can post reviews. The website reevesroofingco.com

and roofingcorrectly.com are linked to the Facebook page. Website roofingcorrectly.com is linked to the Google business page. Both websites are publicly available as of the date of this filing.

*Reevesroofingco.com*

22. On March 17, 2024, a testimonial attributed to two individuals, R.C. and S.C., was posted on reevesroofingco.com stating:

Darren,

Thank you so much for making our house look totally awesome. We never dreamt we would ever be able to re-side it. Thank you for all the legwork you did with the claims and the insurance. I never would have been able to get the approvals for everything. If we ever hear of anyone that needs a new roof or siding, you will be the first name we recommend.<sup>1</sup>

23. Another review posted to reevesroofingco.com, that does not contain a date or consumer name, states: “They worked with my insurance company and it seemed to go very well.”<sup>2</sup>

*Roofingcorrectly.com*

24. Reeves Roofing further maintains a publicly accessible website roofingcorrectly.com.<sup>3</sup> Reeves Roofing posted on their website, “In some states, contractors may be prohibited from interpreting your policy, so if you have questions consult your agent or carrier.”<sup>4</sup>

25. Roofingcorrectly.com includes several statements indicating the company name as Reeves Roofing, and states that Reeves Roofing has been in the business of roofing for over 20 years.<sup>5</sup> The website has a copyright line stating it is copyrighted by Reeves Roofing.

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<sup>1</sup> Reeves Roofing, reevesroofingco.com (last visited June 12, 2024).

<sup>2</sup> *Id.*

<sup>3</sup> Roofing Correctly, roofingcorrectly.com (last visited June 12, 2024).

<sup>4</sup> *Id.*

<sup>5</sup> *Id.* at Frequently Asked Questions (last visited June 12, 2024).

*Reeves Roofing Facebook Page*

26. Reeves Roofing maintains a Facebook page under the name, “Reeves Roofing.”<sup>6</sup> This Facebook page contains numerous videos from Greenfield, Iowa. These videos and posts contain advertisements that Reeves Roofing is working in Greenfield repairing damage from the May 21, 2024, tornado. As of the date of this filing, the most recent posts are from June 14, 2024.

27. On March 17, 2023, Reeves Roofing posted the same testimonial from consumers R.C. and S.C. to their Facebook page that was posted on their website reevesroofingco.com.

28. On September 24, 2023, an advertisement was posted by Reeves Roofing on their Facebook page that states:

[C]ustomer reached out [t]o Reeves Roofing after insurance [r]efused to settle their claim paying only for gutters. After contacting Reeves Roofing and having them do their inspection of the damages, and working with the insurance, the outcome was beautiful. [Consumers] received a new decora metal roof and all brand new windows in the entire home! Call Reeves Roofing [XXX-XXX]-0068 if you need a contractor that knows the insurance process. Roofingcorrectly.com

29. On November 17, 2023, Reeves Roofing posted on its Facebook page an advertisement in the form of a ten second video. This video shows multiple pictures of completed projects with text below stating:

Your local Storm Damage Pros  
Call Reeves Roofing for a Free Inspection  
Reeves Roofing will work with the insurance company for storm damage  
Over 20 Years Local Experience Installing Siding, Gutters, All Types of Roofing  
RoofingCorrectly.com [XXX-XXX]-0068

*Google Reviews*

30. Reeves Roofing is listed as a business in Google. They list their phone number as X-0068, and their website as roofingcorrectly.com. Attached to this page there are google reviews.<sup>7</sup>

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<sup>6</sup> Posts, *Reeves Roofing*, Facebook, (last visited June 13, 2024), [www.facebook.com/ReevesRoofingco](http://www.facebook.com/ReevesRoofingco).

<sup>7</sup> Reviews, *Reeves Roofing*,

[https://www.google.com/search?q=reeves+roofing&sca\\_esv=24bbad5dfa0464e6&sca\\_upv=1&rlz=1C1GCEA\\_enU](https://www.google.com/search?q=reeves+roofing&sca_esv=24bbad5dfa0464e6&sca_upv=1&rlz=1C1GCEA_enU)

Google reviews do not contain the exact date that reviews are posted but do indicate the length of time since the review was posted.

31. Six months before the date of this filing, Consumer D.S. posted a Google review for Reeves Roofing stating: “We had the BEST experience with Darren and his company. He went above and beyond in working with the insurance agents when we couldn’t get anywhere.” There is a response from the owner stating “Thank you! I enjoyed working with you.”

32. Six months before the date of this filing, Consumer G.D. posted a Google review for Reeves Roofing stating: “Darren helped me in working with the insurance company which is never fun.” There is a response from the owner, “Thank you.”

33. Six months before the date of this filing, Consumer S.M. posted a Google review for Reeves Roofing stating: “Darren worked vigorously with my insurance company to get them to pay for my siding.” There is a response from the owner, “Thanks [S]”.

34. Six months before the date of this filing, Consumer D.C. posted a Google review for Reeves Roofing stating: “They are fast and efficient and fight with the insurance company for you to get the most out of your claim.” There is a response from the owner, “Thank you [D]!”

35. A year before the date of this filing, Consumer J.M. posted a Google review for Reeves Roofing stating: “Darren is highly proficient in dealing with insurance companies and put forth great effort to work through the claims process.” There is a response from the owner, “Thanks [J].”

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[S1074US1074&ei=ZKZpZvyIK6i2ptQPlbS8kAQ&ved=0ahUKEwj8yti5mdaGAXUom4kEHRUaD0IQ4dUDCBA&uact=5&oq=reeves+roofing&gs\\_l=Exgnd3Mtd2l6LXNlenAiDnJlZXZlcyByb29maW5nMgoQABiABBhDGloFMgUQABiABDILEC4YgAQYxwEYrwEyBhAAGAcYHjIGEAAYBxgeMgYQABgHGB4yDhAuGAcYxwEYChgeGK8BMgYQABgHGB4yBRAAGIAEMgsQABiABBiRAhiKBUj-BIAAWABwAHgAkAEAmAFooAFoqgEDMC4xuAEDyAEA-AEBmAIBoAJ3mAMakgcDMC4xoAe1CQ&scient=gws-wiz-serp#ip=1&lr=0x87ec95e6e873827d:0x2c8bf3f06235099b,1](https://www.google.com/search?q=reeves+roofing&gs_l=Exgnd3Mtd2l6LXNlenAiDnJlZXZlcyByb29maW5nMgoQABiABBhDGloFMgUQABiABDILEC4YgAQYxwEYrwEyBhAAGAcYHjIGEAAYBxgeMgYQABgHGB4yDhAuGAcYxwEYChgeGK8BMgYQABgHGB4yBRAAGIAEMgsQABiABBiRAhiKBUj-BIAAWABwAHgAkAEAmAFooAFoqgEDMC4xuAEDyAEA-AEBmAIBoAJ3mAMakgcDMC4xoAe1CQ&scient=gws-wiz-serp#ip=1&lr=0x87ec95e6e873827d:0x2c8bf3f06235099b,1) (last visited June 12, 2024).

36. A year before the date of this filing, Consumer B.M. posted a review stating, “Reeves was great. He came out, shortly after I called him, took his time, got some pictures, showed me the damage to my roof and sent in the claim to my insurance the same day.” There is a response from the owner stating, “I apologize for the delay in insurance, as soon as they follow up, I will get it sorted out for you.”

37. A year before the date of this filing, Consumer C.B. posted a review that contained, “They worked with my insurance company, and it seemed to go very well.” The owner responded, “Thank you!”

#### *Undercover Operation*

38. On May 24, 2024, an undercover special investigator from the Iowa Insurance Fraud Bureau approached an individual who was standing next to a pickup truck with a decal indicating it belonged to Reeves Roofing. The individual identified himself to the undercover investigator as “Darren.” The undercover investigator stated that he was attempting to help his sister by gathering contractors’ information since his sister had damage to her house and buildings. Reeves provided the investigator with a “Reeves Roofing” business card and contained a number he identified as his cellphone number (X-0068). The business card further listed the website roofingcorrectly.com. The investigator asked Reeves how the process worked. Reeves stated that he works for “insurance proceeds.” The investigator inquired if his sister would need to submit and work with the insurance company to complete the claim process, and Reeves would just do the work as the contractor. Reeves stated, “No I will handle everything for her, I will work though and get it fixed up and right with her.” The investigator inquired if Reeves would specifically deal with the insurance company for his sister. Reeves stated he deals with insurance companies. Reeves further indicated that he had been an adjuster, and he knew how to work



through everything. Reeves said that the insurance company would provide a scope after their adjuster came out and if Reeves determined there were any issues with that scope, he would call the insurance company. Reeves stated that the money listed on the insurance scope was what he would work for.

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

#### **COUNT I**

#### **Unlicensed Public Adjuster**

39. Iowa Code § 507A.5 provides that “[a] person or insurer shall not directly or indirectly perform any act of doing an insurance business as defined in this chapter except as provided by and in accordance with the specific authorization by statute.”

40. Iowa Code § 507A.3(1)(e) defines engaging in the business of insurance to include “[t]he doing of any kind of insurance business specifically recognized as constituting the doing of an insurance business within the meaning of the statutes relating to insurance.”

41. Under Iowa Code § 507A.10(2)(a):

Upon a determination by the commissioner that a person or insurer has engaged, is engaging, or is about to engage in any act or practice constituting a violation of this chapter or a rule adopted or order issued under this chapter, the commissioner may issue a summary order, including a brief statement of findings of fact, conclusions of law, and policy reasons for the decision, and directing the person or insurer to cease and desist from engaging in the act or practice or to take other affirmative action as is in the judgement of the commissioner necessary to comply with the requirements of this chapter.

42. Under Iowa Code § 507A.10(1):

Upon a determination by the commissioner, after a hearing conducted pursuant to chapter 17A, that a person or insurer has violated a provision of this chapter, the commissioner shall reduce the findings of the hearing to writing and deliver a copy of the findings to the person or insurer, may issue an order requiring the person or insurer to cease and desist from engaging in the conduct resulting in the violation, and may assess a civil penalty of not more than fifty thousand dollars against the person or insurer.

43. Acting as a public adjuster constitutes the doing of insurance business within the meaning of Iowa Code § 507A.3(1). *See* Iowa Code § 522C.6(3)(b) (authorizing penalties for acting as an unlicensed public adjuster pursuant to Iowa Code chapter 507A).

44. Iowa Code § 522C.4 states a “person shall not operate as or represent that the person is a public adjuster in this state unless the person is licensed by the commissioner in accordance with this chapter.” *See also* Iowa Admin. Code r. 191—55.3.

45. Under Iowa Code § 522C.2(6) a “person” includes an individual or business entity.

46. Iowa Code § 522C.2(7) defines “public adjuster” as “any person who for compensation or any other thing of value acts on behalf of an insured by doing any of the following:

(a) Acting for or aiding an insured in negotiating for or effecting the settlement of a first-party claim for loss or damage to real or personal property of the insured.

(b) Advertising for employment as a public adjuster of first-party insurance claims or otherwise soliciting business or representing to the public that the person is a public adjuster of first-party insurance claims for loss or damage to real or personal property of an insured.

(c) Directly or indirectly soliciting business investigating or adjusting losses, or advising an insured about first-party claims for loss or damage to real or personal property of the insured.”

47. Under Iowa Code § 522C6(3)(c):

If a person has engaged, is engaging, or is about to engage in any act or practice constituting a violation of this chapter or any rule adopted or order issued pursuant to this chapter, the commissioner may issue a summary order that includes a brief statement of findings of fact, conclusions of law, and policy reasons for the order, and that directs the person to cease and desist from engaging in the act or practice constituting a violation and that may assess a civil penalty or take other affirmative action as in the judgment of the commissioner is necessary to assure that the person complies with the requirements of this chapter as provided in chapter 507A.

48. Under Iowa Code § 522C.6(3)(b), “a person who, after hearing, is found to have violated this chapter by acting as a public adjuster without proper licensure may be ordered to cease and

desist from engaging in the conduct resulting in the violation and may be assessed a civil penalty according to the provisions of chapter 507A.”

49. Respondents have never been licensed as public adjusters in the state of Iowa.

50. Respondents are and have been operating as public adjusters in the state of Iowa.

Respondents assisted clients in making insurance claims and directly communicated with their clients’ insurance company regarding the claims.

51. The advertisements located on a publicly available website and a publicly available Facebook advertises, or creates the impression that, Respondents provide public adjusting services by stating that they will work with the insurance company. Reeves Roofing posted a separate advertisement claiming to know the insurance process. Further Reeves stated to undercover investigators that he would “handle everything” with the insurance company. Reeves further stated that he would call the insurance company if he found any issues with the scope from the insurance company’s adjusters.

52. Respondents knew or should have known that operating as a public adjuster without a license violates Iowa Code §§ 507A.5 and 522C.4.

53. Respondents’ acts and practices violated Iowa Code §§ 507A.5 and 522C.4, subjecting Respondents to a summary order directing Respondents to cease and desist from engaging in such acts or practices, the imposition of a civil penalty, and any other corrective action the Commissioner deems necessary and appropriate pursuant to Iowa Code §§ 505.8, 507A.10, 522C.4, 522C.6, and Iowa Administrative Code rule 191—55.3.

**COUNT II**  
**Unfair Trade Practices**

54. Under Iowa Code § 507B.3 “a person shall not engage in this state in any trade practice which is defined in this chapter as, or determined pursuant to section 507B.6 to be, an unfair method of competition, or an unfair or deceptive act or practice in the business of insurance.”

55. Iowa Code § 507B.2(1) defines a “person” as any individual, “and any other legal entity engaged in the business of insurance, including insurance producers and adjusters.” This definition does not distinguish between an insurer’s adjusters and public adjusters.

56. Iowa Code § 507B.6 provides:

Whenever the commissioner believes that any person has been engaged in or is engaging in this state in any unfair method of competition or any unfair or deceptive act or practice whether or not defined in section 507B.4, 507B.4A, or 507B.5 and that a proceeding by the commissioner in respect to such method of competition or unfair or deceptive act or practice would be in the public interest, the commissioner shall issue and serve upon such person a statement of charges in that respect and a notice of a hearing on such charges to be held at a time and place fixed in the notice, which shall not be less than ten days after the date of the service of such notice.

57. Iowa Code § 507B.6A allows the Commissioner to issue a summary order and direct the person to cease and desist from engaging in acts or practices or to take other affirmative action as necessary to comply with Iowa Code chapter 507B.

58. The Commissioner has consistently concluded that the prohibition of unfair acts and practices in Iowa Code § 507B.3 includes acts and practices that offend public policy as established by law and are likely to cause substantial injury to insurance purchasers. *In the Matter of 33 Carpenters Construction, Inc.* (“33 Carpenters”), Division Case No. 105269, 2021 WL 1717542, at \*12 (Iowa Ins. Div., April 19, 2021); *In the Matter of Mark S. Diamond*, Division Case No. 96975, 2019 WL 5677529, at \*38 (Iowa Ins. Div., Oct. 23, 2019); *In the Matter of Newman*, Division Case No. 91936, 2017 WL 6504574, at \*8 (Iowa Ins. Div., Jan. 24,

2017). The Commissioner also considers whether the likely injury is unavoidable and not outweighed by any consumer or competitive benefits. *State ex rel. Miller v. Vertrue, Inc.*, 834 N.W.2d 12, 33–34 (Iowa 2013); *33 Carpenters*, 2021 WL 1717542, at \*12.

59. Iowa Code § 103A.71(3) provides:

A residential contractor shall not represent or negotiate on behalf of, or offer or advertise to represent or negotiate on behalf of, an owner or possessor of residential real estate on any insurance claim in connection with the repair or replacement of roof systems, or the performance of any other exterior repair, exterior replacement, or exterior reconstruction work on the residential real estate.

60. Iowa Code § 103A. 71 (3) prohibits residential contractors from acting as public adjusters. *33 Carpenters Constr., Inc. v. State Farm Life & Casu. Co.*, 939 N.W.2d 69, 80 (Iowa 2020). The Commissioner has previously found that "Iowa's Insurance Trade Practices law would prohibit as an unfair practice any public adjuster or residential contractor from doing indirectly what the law prohibits directly." *33 Carpenters*, 2021 WL 1717542, at \* 10.

61. Performing, offering to perform, or advertising to perform acts that fall under Iowa Code § 522C.2(7), without obtaining proper licensure, and in contravention of Iowa Code § 103A.71, which places limitations on residential contractors, is an unfair trade practice.

62. Reeves Contracting is and has been a residential contractor within the meaning of Iowa Code § 103A.71 at all relevant times hereto.

63. Reeves Roofing is and has been committing an unfair trade practice by acting as a residential contractor in the state of Iowa without being a registered business in the state of Iowa and without having a valid contractor's registration in the state of Iowa in violation of Iowa Code § 103A.71.

64. Reeves committed an unfair trade practice by acting as a public adjuster in offering to negotiate insurance claim on the behalf of a potential customer in violation of Iowa Code §§ 103A.71(3) and 522C.4.

65. Reeves committed an unfair trade practice by stating that he had previously been an adjuster to potential customers to mislead them to believe that he had some special skill or knowledge allowing him to communicate to the insurance company in violation of Iowa Code §§ 103A.71(3) and 522C.4.

66. Respondents committed an unfair trade practice by acting as a public adjuster in negotiating an insurance claim with Farm Bureau for M&M to their first-party insurance claim on their behalf in violation of Iowa Code §§ 103A.71(3) and 522C.4.

67. Respondents' acts and practices violated Iowa Code §§ 507B.3 and 522C.4, subjecting Respondents to a summary order requiring Respondents to cease and desist from engaging in such acts or practices, the imposition of a civil penalty, imposition of costs of the investigation and prosecution of the matter, and any other corrective action the Commissioner deems necessary and appropriate pursuant to Iowa Code §§ 505.8, 507B.6, 507B.6A, 507B.7 and 522C.6.

#### **IV. POLICY REASONS**

68. The role of a public adjuster is to assist the insured in negotiating a fair settlement of an insurance claim. A public adjuster's license imputes specific duties of care and statutory responsibilities that a public adjuster must follow in serving the interests of the insured. An unlicensed public adjuster may not abide by these duties of care or serve the best interests of the insured. Therefore, it is in the public interest for the Commissioner to enforce the insurance laws of the state that require all persons acting as public adjusters to be properly licensed.

69. Reeves Roofing and Reeves Construction are active businesses and are engaging, and may continue to engage, in the fraudulent and deceptive practices described above. It is contrary to the public interest to permit Respondents to continue to engage in these practices in the state of Iowa.

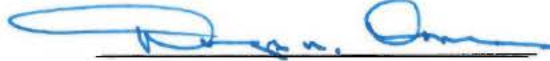
## **V. ORDER**

**IT IS THEREFORE ORDERED** that, pursuant to Iowa Code § 522C.6, Respondents and any of their agents, representatives, employees, and officers shall not, directly or indirectly:

- (1) Act for or aid an insured in negotiating for or effecting the settlement of any first-party claim for loss or damage to real or personal property of the insured;
- (2) Advertise for employment as a public adjuster of first-party insurance claims or otherwise solicit business or representing to the public that the person is a public adjuster of first-party insurance claims for loss or damage to real or personal property of an insured; or
- (3) Directly or indirectly solicit business investigating or adjusting losses, or advising an insured about first-party claims for loss or damage to real or personal property of the insured.

**IT IS FURTHER ORDERED** that Respondents and any of their agents, representatives, employees, and officers pursuant to Iowa Code §§ 522C.6 and 507B.6A, shall immediately cease and desist from publishing, disseminating, or circulating, or placing before the public any and all advertisements which offer, or create the impression that Respondents offer, public adjusting services.

**SO ORDERED** on the 21st day of June, 2024.



DOUGLAS M. OMMEN  
Iowa Insurance Commissioner

**Copies to:**

Darren Reeves Roofing LLC

Darren Reeves Construction LLC

United States Corporation Agents, Inc.  
4200 University Boulevard, Suite 426,  
West Des Moines, Iowa 50266

Darren L. Reeves

Iowa Secretary of State  
321 E. 12<sup>th</sup> Street  
Des Moines, Iowa 50319

**RESPONDENTS**

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 \_\_\_\_\_ June 21, 2024.

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

Signature: /s/ Brooke Hohn  
Brooke Hohn



### **NOTICE OF RIGHT TO REQUEST HEARING**

**YOU ARE NOTIFIED** that you may request a contested case proceeding and a hearing on this matter within thirty (30) days from the date that the order is issued according to Iowa Code § 507A.10. This request must be in writing and filed to the attention of the Enforcement Bureau: [enforcement.filings@iid.iowa.gov](mailto:enforcement.filings@iid.iowa.gov).

If requested, a notice of the hearing shall be prepared by the Division and shall be issued no later than thirty (30) days from the date of receipt of a timely request for a contested case proceeding and hearing. The resulting hearing will be held in accordance with Iowa Administrative Code chapter 191—3.

### **NOTICE OF FINAL ORDER AND FAILURE TO REQUEST A HEARING**

If you fail to request a hearing within thirty (30) days of the date of this Cease and Desist Order, the Order shall become final by operation of law and shall be enforceable by the Commissioner of Insurance in an administrative or court proceeding.

### **NOTICE OF EXHAUSTION OF ADMINISTRATIVE REMEDIES AND RIGHT TO SEEK JUDICIAL REVIEW**

The failure to request a hearing may constitute a failure to exhaust your administrative remedies and limit the issues subject to judicial review. You may seek judicial review of this Order pursuant to Iowa Code chapter 17A after the Order becomes final.

### **NOTICE OF PENALTIES FOR VIOLATION OF THIS ORDER**

**YOU ARE NOTIFIED** that a person or insurer who violates this Order shall be deemed in contempt of this Order. The Commissioner may petition the district court to hold a hearing to enforce the order as certified by the Commissioner. The district court may assess a civil penalty against you and may issue further orders as it deems appropriate.