

**522F.20 License denial, nonrenewal, or revocation — penalties.**

1. The division may place on probation, suspend, revoke, or refuse to issue or renew an appraiser's license or an umpire's license, and may levy a civil penalty against an appraiser or umpire as provided in [section 522F.21](#), for one or more of the following causes:

a. The appraiser or umpire provided incorrect, misleading, incomplete, or materially untrue information in a license application.

b. The appraiser or umpire violated an insurance law, regulation, subpoena, or order of the commissioner or of a commissioner of another state.

c. The appraiser or umpire obtained or attempted to obtain a license through misrepresentation or fraud.

d. The appraiser or umpire improperly withheld, misappropriated, or converted money or property received from an insured in the course of doing business.

e. The appraiser or umpire was convicted of a felony.

f. The appraiser or umpire committed, or was found to have committed, any unfair trade practice or fraud.

g. The appraiser or umpire used fraudulent, coercive, or dishonest practices, or demonstrated incompetence, untrustworthiness, or financial irresponsibility in the conduct of business.

h. The appraiser or umpire had any professional license, or its equivalent, denied, suspended, or revoked in this state or any other state, province, district, or territory.

i. The appraiser or umpire forged another's name to any document related to an appraisal.

j. The appraiser or umpire improperly used notes or any other reference material to complete an examination for an appraisal license or umpire license.

k. The appraiser knowingly negotiated as an appraiser with an individual who is not, but is required to be, licensed as an appraiser during an appraisal.

l. The umpire knowingly acted as an umpire during the conduct of an appraisal with an individual who is not, but is required to be, licensed as an appraiser during an appraisal.

m. The appraiser or umpire failed to comply with an administrative or court order related to repayment of loans to the college student aid commission.

n. The appraiser or umpire failed to pay state income tax or comply with any administrative or court order directing payment of state income tax.

o. The appraiser or umpire failed to comply with an administrative or court order imposing a child support obligation.

p. The appraiser or umpire failed or refused to cooperate in an investigation conducted by the commissioner or the commissioner's designee.

q. The appraiser or umpire used an appraiser license or umpire license for the principal purpose of procuring, receiving, or forwarding appraisals, or placing or affecting such appraisals, directly or indirectly, on or in connection with the property of the licensee or the property of a relative, employer, or employee of the licensee, or upon or in connection with property for which the licensee or a relative, employer, or employee of the licensee is an agent, custodian, vendor, bailee, trustee, or payee.

2. If the commissioner does not renew a license or denies an application for a license, the commissioner shall notify the applicant, appraiser, or umpire in writing of the reason for the nonrenewal of the license or denial of the application for a license. The applicant, appraiser, or umpire may request a hearing on the nonrenewal or denial. The applicant, appraiser, or umpire shall have thirty calendar days from the date of receipt of the notice to file a written request for a hearing. A hearing shall be conducted according to [section 522F.19](#).

3. The license of an umpire, an appraiser, or an appraiser business entity may be suspended, revoked, placed on probation, or refused if the commissioner finds, after hearing, that an umpire's, appraiser's, or appraiser business entity's violation was known or should have been known by a partner, officer, or manager of the business entity and the violation was not reported to the commissioner and corrective action was not taken.

4. In addition to, or in lieu of, denial, probation, suspension, or revocation of a license under [this section](#), an appraiser or umpire, after hearing, may be subject to a civil penalty as provided in [section 522F.21](#).

5. The commissioner may enforce [this chapter](#), may conduct an investigation of any suspected violation of [this chapter](#), and may impose any penalty or remedy authorized by [this chapter](#) against any person who is under investigation for, or charged with, a violation of [this chapter](#) even if the person's license has been surrendered or has lapsed by operation of law.

6. *a.* All complaint files, investigation files, investigation reports, and other investigative information in the possession of the commissioner or the commissioner's agents that relates to appraiser or umpire discipline shall be privileged and confidential, and shall not be subject to discovery, subpoena, or other means of legal compulsion for release to a person other than the appraiser or umpire, and shall not be admissible in evidence in a judicial or administrative proceeding other than the proceeding involving the appraiser or umpire discipline. A final written decision of the commissioner in a disciplinary proceeding shall be a public record.

*b.* Investigative information in the possession of the commissioner or the commissioner's agent that relates to appraiser or umpire discipline may be disclosed at the discretion of the commissioner. The commissioner may share documents, materials, or other information, including confidential and privileged documents, materials, or information under [this subsection](#) with other state, federal, and international regulatory agencies, with NAIC and its affiliates or subsidiaries, and with state, federal, and international law enforcement authorities, provided that the recipient agrees to maintain the confidentiality and privileged status of the document, material, or other information.

*c.* If the investigative information in the possession of the commissioner or the commissioner's agents indicates a crime has been committed, the information shall be reported to the proper law enforcement agency.

7. *a.* Pursuant to [section 17A.19, subsection 6](#), upon an appeal by the appraiser or umpire, the commissioner shall transmit the entire record of the contested case to the reviewing court.

*b.* Notwithstanding [section 17A.19, subsection 6](#), if a waiver of privilege has been involuntary and evidence has been received at a disciplinary hearing, the court shall issue an order to withhold the identity of the individual whose privilege was waived.

[2025 Acts, ch 28, §75](#)

Referred to in [§522B.5A](#), [522F.4](#), [522F.7](#), [522F.9](#), [522F.17](#), [522F.18](#)  
NEW section