

**BEFORE THE IOWA INSURANCE COMMISSIONER**

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**IN THE MATTER OF  
THOMAS PONTOW  
NATIONAL PRODUCER #244530**

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**ORDER AND CONSENT TO ORDER  
DIVISION FILE NO. 82638**

Now comes the Iowa Insurance Division ("Division") represented by Enforcement Bureau Attorney John Leonhart and alleges that Thomas M. Pontow ("Pontow") has violated the provisions of Iowa Code Chapter 522B - the Licensing of Insurance Producers Act and Iowa Administrative Code Chapter 10 - Licensing of Insurance Producers. Pontow consents to the entry of this Order. Pontow admits that the Division has personal jurisdiction over him and has subject jurisdiction over this matter.

**PARTIES AND JURISDICTION**

1. The Commissioner of Insurance, Nick Gerhart, enforces Iowa Code Chapter 522B - the Licensing of Insurance Producers Act and Iowa Administrative Code Chapter 10 - Licensing of Insurance Producers pursuant to Iowa Code § 505.8.
2. Pontow is an individual with a last know mailing address of P.O. Box 71303, Clive, IA 50325.
3. Pontow is and has been a licensed insurance producer in the state of Iowa since August 4, 1994.

**FACTUAL BACKGROUND**

4. Pontow was sent a letter by the Division at his mailing address on file with the Division and it was returned by the United State Postal Service as "Return to Sender, Not Deliverable as Addressed, Unable to Forward."

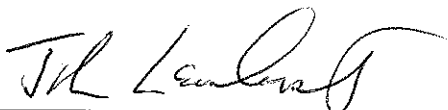
5. The Division was able to find an address of P.O .Box 71303, Clive, IA 50325 for Pontow and sent a letter to him that he did receive.
6. Pontow admitted that the Clive address was his current mailing address.
7. Pontow failure to inform the Division of an address change is in violation of Iowa Code section 522B.6(7) and Iowa Administrative Code 191-10.12(2).

### ORDER

WHEREFORE, IT IS ORDERED pursuant to the powers granted to the Commissioner of Insurance by Iowa Code Chapter 522B that:

8. Pontow shall cease and desist from failing to update the Division with any changes in his mailing address.
9. Pontow shall pay the administrative costs of this action totaling \$100. A check in the amount of \$100 payable to the Iowa Insurance Division is due upon the signing of this Order. The check and the signed Order should be sent to the Iowa Insurance Division, Two Ruan Center, 601 Locust Street, 4th Floor, Des Moines, IA 50309 with attention to John Leonhart, Enforcement Attorney.
10. Pontow acknowledges the following:
  - a. Nothing contained in this Order shall be construed to deprive any person or entity of any private right of action under any law.
  - b. Nothing contained in this Order shall be construed to limit the authority of the Division to enforce laws, regulations or rules against Pontow.

Undersigned

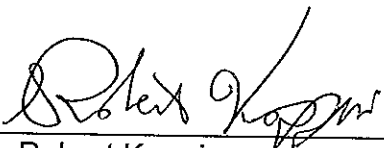


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John Leonhart


Dated this <sup>14<sup>th</sup></sup> ~~26~~ day of ~~February~~ <sup>March</sup>, 2014.

NICK GERHART  
Commissioner of Insurance

  
BY: Robert Koppin  
Enforcement Bureau Chief

**CONSENT TO ORDER**

I, Thomas Pontow, have read, understood, and do knowingly agree to this Order and Consent to Order in its entirety. I will abide by the terms of this Order and Consent to Order. By executing this Order and Consent to Order, I understand that I am waiving my rights to a hearing, to confront and cross-examine witnesses, to produce evidence, and to judicial review. I also understand that this Order is final administrative action that shall be reported by the Division to the Central Registration Depository, if I am securities licensed, and, if I am insurance licensed, to the National Association of Insurance Commissioners and to all insurance companies that I am actively appointed. I also understand that this Order is a public record under Iowa Code chapter 22 (2013), that will be disclosed to other state regulatory authorities, upon request, pursuant to Iowa Code Section 505.8(6)(c) (2013) I also understand that the information contained in the Order will be posted to the Division's web site and a notation will be made to my publicly available web site record that administrative action has been taken against me.

  
Thomas Pontow

MARCH 13, 2013  
Date

Subscribed and sworn before me by 1A ST. PETERS LICENSE on this 13 day of MARCH, 2014.

CARLOS A. LAURENZANO  
Notary Public for the State of Iowa

