



BEFORE THE IOWA INSURANCE COMMISSIONER

IN THE MATTER OF)	Division Case No. 98418
)	
LISA M. WELTZIN,)	ORDER FOR REISSUANCE
NPN 17450566,)	AFTER LICENSE REVOCATION
DOB 9/4/XXXX,)	AND EXPIRATION
Applicant.)	

Pursuant to Iowa Code Chapter 522B—Licensing of Insurance Producers and Iowa Administrative Code Chapter 10, this matter comes before the Commissioner of Insurance upon an application by Lisa M. Weltzin for reissuance of her 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 and Iowa Administrative Code Chapter 10, pursuant to Iowa Code § 505.8.
2. Lisa M. Weltzin (“Applicant”) is an individual with a last known mailing address of 3748 West 9th St. Apt. 3, Waterloo, IA 50702, and a National Producer Number of 17450566.
3. Applicant has filed an application with the Iowa Insurance Division (“Division”) for reissuance of Applicant’s Iowa resident insurance producer license and filed an application through the National Insurance Producer Registry (“NIPR”) for individual 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 Applicant was previously licensed as a resident insurance producer in Iowa from December 15, 2014, until her license was revoked on December 4, 2018.

6. On December 4, 2018, following a contested case hearing, the Commissioner entered Findings of Fact, Conclusions of Law, and Final Orders (“Revocation Order”) against Applicant wherein the Commissioner found that Applicant executed whole life insurance applications for applicants without their consent or knowledge and falsely represented the applicants’ consent to the release of medical information for underwriting and a review of their insurability, and in doing so demonstrated incompetence in the practice of insurance. The Commissioner revoked Applicant’s license, prohibited Applicant from reapplying for an insurance producer license in Iowa until January 1, 2020, and assessed Applicant \$1,000.00 for the costs of the investigation and prosecution of the case. The Revocation Order further required that Applicant complete ten hours of continuing education relating to life insurance underwriting in addition to any other continuing education hours required for licensure prior to submitting any application for licensure in Iowa.

7. Applicant timely paid the ordered monetary amount.

8. Applicant completed the required continuing education hours.

9. The period in which Applicant was prohibited from reapplying for licensure in Iowa has passed.

10. On March 20, 2024, Applicant submitted an Iowa insurance producer application for reinstatement or reissuance after disciplinary action.

11. The Division’s Product and Producer Licensing Bureau (“PAPR”) reviewed Applicant’s application and requested additional information from Applicant on April 1, 2024. Specifically, PAPR asked Applicant to describe the steps Applicant has taken since the revocation of her license to prevent similar violations from occurring in the future and to provide a written

statement explaining why Applicant believes her prior acts should not prevent her from receiving a license.

12. In response to PAPR's request, Applicant apologized for her conduct, recognized that she had made mistakes, and promised to refrain from such conduct in the future, and expressed her desire to obtain her license so that she can continue helping others.

III. CONCLUSIONS OF LAW

13. Iowa Code § 522B.11(1) authorizes a range of disciplinary actions for insurance producers, including revocation.

14. Iowa Administrative Code rule 191—10.10(2)(a) states that a producer whose license has been revoked by order may apply to the Commissioner for reissuance of his or her license by filing an application for reissuance.

15. Iowa Administrative Code rule 191—10.10(2)(b) states that applications for reissuance must allege facts sufficient to enable the Commissioner to establish that the basis of the revocation no longer exists.

16. Applicant has complied with the terms of the Consent Order, filed the application for reissuance required by Iowa Administrative Code rule 191—10.10(2)(a), and has met her burden of establishing that the basis for the revocation no longer exists.

17. Applicant should be issued a new resident insurance producer license.

IV. ORDER

IT IS THEREFORE ORDERED that:

- A. Lisa M. Weltzin's Reissuance Application is granted and the administrative block is removed from her Iowa licensing record;

- B. Lisa M. Weltzin's Uniform Application for Individual License Registration is approved;
- C. Lisa M. Weltzin shall immediately be permitted to transact and participate in the business of insurance in Iowa; and
- D. Lisa M. Weltzin shall refrain from any further violations and abide by all insurance laws in Iowa and all other jurisdictions.

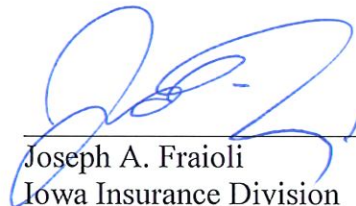
Dated this 18th day of April, 2024.

COMMISSIONER OF INSURANCE



Douglas M. Ommen
Commissioner of Insurance

Respectfully submitted,



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