

**FILED**

OCT 08 2014

COMMISSION OF INSURANCE  
INSURANCE DIVISION OF IOWA

BEFORE THE IOWA INSURANCE COMMISSIONER

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IN THE MATTER OF	)	ORDER AND CONSENT TO ORDER
	)	
JOHN R. BALTES	)	
	)	
NATIONAL PRODUCER # 1751112	)	DIVISION FILE NO.: 84166

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The Iowa Insurance Division ("Division") pursuant to the provisions of the Iowa Licensing of Insurance Producers Act – Iowa Code Chapter 522B has sought the entry of this Order.

**PARTIES AND JURISDICTION**

1. The Commissioner of Insurance, Nick Gerhart, enforces the Iowa Licensing of Insurance Producers Act, Iowa Code Chapter 522B, pursuant to Iowa Code § 505.8 (2013).
2. John R. Baltés ("Baltés") is an individual with a last known mailing address of 121 East Water Street, Troy, OH 45373.
3. Baltés is a licensed non-resident insurance producer in the state of Iowa.

**FACTUAL ALLEGATIONS**

4. Baltés applied for a non-resident insurance producer license to the Division by submitting through the National Insurance Producer Registry a Uniform Application for Individual Insurance Producer License ("Application") on April 8, 2014.
5. In response to the question on the Application stating "have you ever been convicted of, or are you currently charged with, committing a crime, whether or not adjudication was withheld?" Baltés answered "no."
6. On May 8, 2014, the Division received a letter from Metropolitan Property and Casualty Insurance Company ("MetLife") that terminated for cause Baltés' appointment with the company. Met Life's letter indicated that Baltés had answered "no" regarding its question on

misdemeanor charges. The company later discovered from a state of Michigan background check that Baltes had been convicted of a domestic violence charge, a misdemeanor, on February 1, 1998, in Montgomery County, Ohio.

7. In a written statement in response to a letter from the Division requesting information regarding this criminal conviction, Baltes admitted that he failed to disclose the conviction on his application.

### **STIPULATIONS**

8. Jurisdiction. Baltes consents to the entry of this Order and admits that the Iowa Insurance Division has personal jurisdiction over him and has subject matter jurisdiction over this matter.

9. Revocation of insurance producer license. Baltes agrees to the revocation of his non-resident producer license in the state of Iowa based on the allegations in this Order.

10. Bar on reapplying for a license. Baltes further agrees to not reapply for a producer license in the state of Iowa for five (5) years from the date of the commissioner's signature on this Order.

### **ORDER**

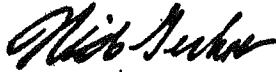
WHEREFORE, IT IS ORDERED pursuant to the powers granted to the Commissioner of Insurance by Iowa Code Chapter 522B that:

1. Baltes is hereby revoked.

2. Baltes shall not reapply for an insurance producer license in the state of Iowa for five (5) years from the date this Order is signed by the Commissioner.

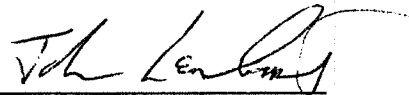
3. Nothing contained in this Order shall in any way limit the Division to institute administrative or legal action against Baltes for any past conduct or future activity in violation of Iowa laws and regulations.

Dated this 5<sup>th</sup> day of October, 2014.



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NICK GERHART  
Iowa Insurance Commissioner



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JOHN LEONHART  
Enforcement Attorney

**CONSENT TO ORDER**

I, John R. Baltus, have read, understood, and do knowingly consent to this Order in its entirety. By executing this consent, 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 considered final administrative action that shall be reported by the Division to the National Association of Insurance Commissioners and to all insurance companies with which 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 § 505.8(8)(d) (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 the publicly available web site record that administrative action has been taken against me.

Dated this 4 day of September, 2014.

John R. Baltus  
John R. Baltus

JOHN BALTUS  
Printed Name

121 E. WATER ST, TROY, OH 45373  
Address of Signatory

Subscribed and sworn before me by John R. Baltus on this 4<sup>th</sup> day of ~~September~~ <sup>October</sup>, 2014.

Jennie K. Luchansky  
Notary Public for the State of Ohio

