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BEFORE THE UTAH INSURANCE COMMISSIONER

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| UTAH INSURANCE DEPARTMENT, Complainant, vs. JORDAN LOBO, Respondent. | NOTICE OF AGENCY ACTION AND ORDER Docket No. 2023-4471 Donald H. Hansen Administrative Law Judge/Presiding Officer |
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NOTICE OF AGENCY ACTION

The Utah Insurance Department (the “Department”) commences this agency action as an informal adjudicative proceeding against Respondent Jordan Lobo (“Respondent”) pursuant to Utah Code §§ 31A-2-201 and 63G-4-201 through -203 and Utah Admin. Code R590-160.

This agency action is based on the facts and law set forth in the attached Declaration and is designated as an informal adjudicative proceeding pursuant to Utah Code § 63G-4-202(1) and Utah Admin. Code R590-160-4 and -7.

ORDER

Based on the facts and the law set forth in the attached Declaration, and good cause appearing, the Utah Insurance Commissioner orders as follows:

1. Respondent's Utah nonresident producer individual insurance license number 858339 is revoked.

2. Pursuant to Utah Code § 63G-4-203(1)(i) and Utah Admin. Code R590-160-7(1), this informal adjudicative proceeding shall be closed, and this Order shall become final and take full effect, 15 days after this Notice of Agency Action and Order is emailed to Respondent unless a written request for a hearing on this matter is received from Respondent prior to that date.

3. A request for a hearing shall be in writing and sent by email to uidadmincases@utah.gov or by U.S. mail to Office of the Administrative Law Judge, Utah Insurance Department, 4315 S. 2700 W., Taylorsville, UT 84129. The request for hearing shall state the basis for the relief requested.

4. If you fail to request a hearing you will be bound by this Order. Failure to request a hearing is a failure to exhaust administrative remedies and precludes any further administrative or judicial review or appeal of this matter.

DATED this 14th day of February, 2023.

JONATHAN T. PIKE
Utah Insurance Commissioner

/s/ Donald H. Hansen
DONALD H. HANSEN
Administrative Law Judge/Presiding Officer
Utah Insurance Department
4315 S. 2700 W., Suite 2300
Taylorsville, UT 84129
Telephone: 801-957-9321
Email: uidadmincases@utah.gov

NOTICE REGARDING ENFORCEMENT OF THIS ORDER

Failure to obey this Order may subject you to further penalties that include a forfeiture of up to \$2,500 per violation, with each day of the violation constituting a separate violation. Other penalties for failing to obey this Order may include license suspension, probation, refusal to renew, or revocation. Failure to obey this Order may also result in an action taken against you in a court of competent jurisdiction where forfeitures of up to \$10,000 for each day the failure to comply continues until judgment is rendered. If you are licensed in other jurisdictions, you may be required to report this proceeding to those jurisdictions.

DECLARATION

Under criminal penalty of Utah law, I, Tracy Klausmeier, declare the following:

1. I am currently employed as the Director of the Property and Casualty Division of the Utah Insurance Department (“Department”) where my responsibilities include investigating and enforcing Utah insurance laws.

2. I submit this Declaration as the basis for issuing the Notice of Agency Action and Order against Jordan Lobo (“Respondent”) to which this Declaration is attached.

3. Based on my personal knowledge and/or based on the facts appearing in the Department’s records and files, the following facts are true:

a. On or about May 12, 2021, Respondent was convicted of misdemeanor stealing/shoplifting/fraudulent returns in Case No. 6237807, City of Independence Municipal Court, State of Missouri.

b. Respondent applied for a Utah nonresident producer individual insurance license on June 23, 2021.

c. Respondent did not disclose the Missouri misdemeanor conviction on his Utah license application. He answered “no” to the question that asked whether he had ever been convicted of a misdemeanor, had a judgment withheld or deferred, or was currently charged with committing a misdemeanor.

d. The Department issued Utah nonresident producer individual insurance license number 858339 to Respondent on June 23, 2021.

e. On June 23, 2021, Respondent also applied for a California insurance license.

f. On July 6, 2022, Respondent's application for a California insurance license was denied because Respondent failed to disclose the Missouri misdemeanor conviction on his license application.

g. Respondent did not report the California administrative action denying his license application to the Department.

h. The Department made several attempts to contact Respondent by email, regular mail, and telephone. He did not respond.

4. The above declared facts demonstrate that the following Utah insurance law(s) were not complied with:

a. Respondent violated Utah Code § 31A-23a-105(2)(b) and (c) by failing to report the denial of his California insurance license application within 30 days;

b. Respondent violated Utah Code § 31A-23a-111(5)(b)(xvii)(A) by being denied an insurance license in California;

c. Respondent violated Utah Code § 31A-23a-111(5)(b)(xvi) by being convicted of a misdemeanor involving fraud, misrepresentation, theft, or dishonesty;

d. Respondent violated Utah Code § 31A-23a-111(5)(b)(ix) by providing incorrect, misleading, or materially untrue information on the license application by answering "no" to the background question regarding being convicted of a misdemeanor; and

e. Respondent violated Utah Code § 31A-2-202(4)(a) by failing to respond to a reasonable written inquiry from the commissioner.

5. Based on Utah Code § 31A-2-308 and other similar enforcement cases, Respondent's non-resident producer individual insurance license number 858339 should be revoked.

Signed on this 13th day of February, 2023, at Salt Lake City, Utah.

/s/ Tracy Klausmeier
Tracy Klausmeier
Director, Property and Casualty Division
Utah Insurance Department

CERTIFICATE OF SERVICE

The undersigned hereby certifies that on this date a true and correct copy of the foregoing Notice of Agency Action and Order, with the Declaration attached to it, was emailed to:

Jordan Lobo

[REDACTED]
[REDACTED]
[REDACTED]

and

Tracy Klausmeier
Utah Insurance Department

[REDACTED]
[REDACTED]
[REDACTED]

DATED this 14th day of February, 2023.

/s/ Jeanine Couser
Jeanine Couser
Utah Insurance Department
4315 S. 2700 W., Suite 2300
Taylorsville, UT 84129
801-957-9321

