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BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT, Complainant, vs. JEFFREY FOSTER GOBLE, Respondent.	NOTICE OF AGENCY ACTION AND ORDER Docket No. 2023-4539 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 Jeffrey Foster Goble (“Respondent”) pursuant to Utah Code §§ 31A-2-201 and 63G-4-201 through -203 and to 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 non-resident producer individual license number 682352 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 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.
4. The request for hearing shall state the basis for the relief requested.
5. 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 12th day of September 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 THE ORDER

Failure to obey the 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 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 judgement 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, Karen Maybury, declare the following:

1. I am currently employed as Market Conduct Examiner with 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 Jeffrey Foster Goble (“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. The Department issued Utah nonresident producer individual insurance license number 682352 to Respondent on August 15, 2018.
 - b. On June 15, 2022, Respondent was terminated for cause by UnitedHealthcare.
 - c. UnitedHealthcare’s investigation determined that Respondent intentionally provided false addresses on Medicare Advantage applications in order to enroll American residents of Mexico in these plans.
 - d. On November 4, 2022, Respondent entered into a stipulation and consent order with Illinois to a \$500 forfeiture for intentionally misrepresenting an address on an application.
 - e. On February 8, 2023, Indiana suspended Respondent's insurance license due to his lack of fitness or trustworthiness.
 - f. Respondent did not report the Illinois stipulation and consent order or Indiana suspension to the Department.
 - g. On June 30, 2023, Respondent’s Utah license lapsed and became inactive.

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

a. Respondent violated Utah Code. § 31A-23a-402(1)(a)(i) by communicating false or misleading information concerning an insurance product or contract;

b. Respondent violated Utah Code § 31A-23a-111(5)(b) and demonstrated untrustworthiness and engaged in dishonest practices when he entered false addresses on applications for insurance;

c. Utah Code § 31A-23a-105(2)(b) and (c) by failing to report actions taken against his insurance license in Illinois and Indiana within 30 days;

d. Respondent violated Utah Code § 31A-23a-111(5)(b)(xvii)(B) and (C) by having his insurance license suspended in Indiana; and

e. Respondent violated Utah Code § 31A-23a-111(7)(a) by failing to immediately report to the commissioner the suspension of his license in another state.

5. Based on Utah Code §§ 31A-2-308, 31A-23a-111 and other similar enforcement cases, Respondent's non-resident producer individual insurance license number 682352 should be revoked.

Signed on this 1st day of September 2023, in Salt Lake City, Salt Lake County, State of Utah.

/s/ Karen Maybury

Karen Maybury, Market Conduct Examiner
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:

Jeffrey Foster Goble
[REDACTED]
[REDACTED]
[REDACTED]

Karen Maybury
[REDACTED]

Utah Insurance Department
4315 S. 2700 W., Suite 2300
Taylorsville, UT 84129

and

Helen Frohlich
hfrohlich@agutah.gov
160 E. 300 S., 5th Floor
P.O. Box 140874
Salt Lake City, UT 84114-0874

DATED this 12th day of September 2023.

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