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BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT, Complainant, vs. JEFFREY LYNN CHRISTENSEN, Respondent.	NOTICE OF AGENCY ACTION AND ORDER Docket No. 2023-4554 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 Lynn Christensen (“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 shall permanently Cease and Desist from engaging or participating in the business of insurance, in any way and through any means, including, but not limited to, taking inbound calls from customers, making outbound calls to customers, giving quotes to customers, and soliciting, negotiating, issuing, or renewing any insurance products without a license.

2. Respondent shall permanently Cease and Desist from advertising or holding himself out as an insurance agent without a license.

3. 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.

4. 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., Suite 2300, Taylorsville, UT 84129.

5. The request for hearing shall be signed by the person making the request and shall state the basis for the relief requested.

6. If you fail to request a hearing you will be bound by this Order. Failure to request a

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hearing will be deemed a failure to exhaust administrative remedies and will preclude any further administrative or judicial review or appeal of this matter.

DATED this 19th day of October 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 being taken against you in a court of competent 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, Connie Nowland, declare the following:

1. I am currently employed as Market Conduct Examiner in the Health & Life Division 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 Lynn Christensen (“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 Respondent is an unlicensed individual living in Perry, Utah.

b. The Respondent applied for a Utah resident producer individual insurance license on July 21, 2023.

c. In his application, Respondent answered “yes” to the question that asked, “have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor” and answered “no” to the question that asked “have you ever been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony”.

d. Under Utah Code § 31A-23a-111(5)(b)(xxv) and 18 U.S.C. § 1033(e)(2), Respondent’s conviction qualified as a felony conviction involving dishonesty or breach of trust, requiring the Respondent to obtain written consent from the Utah Insurance Commissioner (“Commissioner”) to engage or participate in the business of insurance.

e. On September 21, 2023, Respondent submitted his sworn application for written consent to engage in the business of insurance pursuant to 18 U.S.C §§ 1033 and 1034 (“1033 application”).

f. Respondent’s 1033 application was denied by the Commissioner on October 4, 2023.

g. In his 1033 application, Respondent admitted he began working for JW Health Insurance on May 15, 2023. As part of his duties, Respondent stated he answered incoming calls and would “make calls out to see if people needed help with health insurance”, he learned how to navigate the government marketplace (Obamacare), he has given quotes to potential clients “about a dozen people or so,” and has referred friends and family to JW Health Insurance.

h. On the JW Health Insurance website “www.jwhealthinsurance.com”, Respondent falsely asserts he is an insurance agent. The website states: “JC is a caring and compassionate insurance agent dedicated to providing personalized solutions for his clients. With a genuine desire to make a positive impact, JC goes above and beyond to understand his clients’ needs and tailer insurance plans that prioritize their well-being. His empathetic nature and deep industry knowledge make him a trusted advisor, ensuring his clients feel supported and protected. ‘JC is my agent’”.

i. Based on Respondent’s own admissions, Respondent began working and holding himself out as an insurance agent with JW Health Insurance prior to submitting his application for licensure to the Department or his 1033 application to the Commissioner.

4. The above declared facts demonstrate that the following Utah insurance laws were not complied with:

a. Pursuant to Utah Code § 31A-23a-103(1)(a), Unless exempted from the licensing requirement under §§ 31A-23a-201 or 31A-23a-207, a person may not perform, offer to perform,

or advertise any service as a producer, surplus lines producer, limited line producer, consultant, managing general agent, or reinsurance intermediary in Utah, without a valid individual or agency license issued under this chapter.

b. Pursuant to Utah Code § 31A-23a-111(5)(b)(xxv) and 18 U.S.C. § 1033(e)(2), an individual who has been convicted of any criminal felony involving dishonesty or breach of trust and has not obtained written consent to engage in the business of insurance or participate in such business as required by 18 U.S.C. Sec. 1033 is prohibited from engaging in the business of insurance.

c. Pursuant to Utah Admin. Code r. 590-154-6(2) when selling, soliciting, or negotiating for insurance or advising or consulting about insurance, a licensee may not use or imply a license type or line of authority not held by the licensee.

5. Based on the facts and law set forth above, a cease-and-desist order should be issued prohibiting the Respondent from engaging in the business of insurance or participating in such business.

Signed on this 18th day of October 2023, in Salt Lake City, Salt Lake County, State of Utah.

/s/ Connie Nowland
Connie Nowland, Market Conduct Examiner
Health & Life 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:

Jeffrey Lynn Christensen

[REDACTED]
[REDACTED]
[REDACTED]

and

Connie Nowland
Utah Insurance Department
4315 S. 2700 W., Suite 2300
Taylorsville, UT 84129
cnowland@utah.gov

DATED this 19th day of October 2023

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