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BEFORE THE UTAH INSURANCE COMMISSIONER

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UTAH INSURANCE DEPARTMENT,  Complainant,  vs.  ANNA KLINE AKA: JORDANA WEBER, ANA BOURNE, ANA TORRES,  Respondent.	<b>NOTICE OF AGENCY ACTION AND ORDER</b>  Docket No. 2023-4558  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 Anna Kline (“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 insurance license number 911360 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 deemed 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](mailto: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.

4. The request for hearing shall be signed by the person making the request and 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 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 27<sup>th</sup> 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](mailto:uidadmincases@utah.gov)

### **NOTICE REGARDING ENFORCEMENT OF THE 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 being 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 in those jurisdictions.

## **DECLARATION**

Under criminal penalty of Utah law, I, Carrie Backus, declare the following:

1. I am currently employed as a 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 Informal Adjudicative Proceeding and Order against Anna Kline (“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 a Utah non-resident producer individual insurance licensee, domiciled in Iowa. Respondent’s Utah license number is 911360.

b. Jordana Rae Weber, Ana Bourne and Ana Torres are each an alias for Anna Kline.

c. The Department received notice that on November 30, 2022, an administrative action had been taken against the Respondent in Louisiana. In that action, Louisiana revoked Respondent’s license based on administrative findings that the Respondent had submitted false information on her license application when she failed to report her criminal convictions on her license application.

d. The Department subsequently learned that an administrative action had also been taken against the Respondent in Missouri on January 30, 2023. In that action, Respondent voluntarily surrendered her license after Missouri made administrative findings that the Respondent had submitted false information on her license application when she failed to report her criminal convictions, failed to respond to the Missouri Department’s request for information, and failed to report the revocation taken by Louisiana.

e. Respondent failed to report the Louisiana revocation and the Missouri administrative action to the Department as required pursuant to Utah Code §§ 31A-23a-105(2)(b) and 31A-23a-111(7)(a).

f. On February 8, 2023, Royalyn Andrus (Andrus), a licensing specialist with the Department's Financial Regulation and Licensing Division, sent to the Respondent's email address of record, [REDACTED], a notice advising Respondent that she must formally report the Louisiana and Missouri administrative actions to the Department, and provide a signed statement detailing both administrative actions. Respondent failed to respond to the Department's request for information.

g. On February 14, 2023, Andrus sent the request for information to Respondent's Iowa address of record via United States Postal Service. Respondent failed to respond to the Department's request for information.

h. On February 14, 2023, Red Cardinal Insurance & Financial Services, a non-resident producer organization from Minnesota, contacted the Department and advised them that the email address [REDACTED] was no longer a valid email address for the Respondent since the Respondent, who had been an officer and part owner of their organization, had left with no forwarding address. Respondent failed to update her contact information with the Department as required by Utah Code § 31A-23a-412(1) and Utah Admin. Rule r.590-258-3.

i. On May 19, 2023, the Department attempted to contact the Respondent at her alternative email address, [REDACTED], but again Respondent failed to respond. On June 7, 2023, numerous other attempts were made to contact Respondent by telephone, email, and post, however, Respondent failed to respond to any of the Department's attempts.

j. Subsequently, the Department learned that multiple other states had taken

administrative actions against the Respondent, including a license suspension in Indiana on February 2, 2023, and license revocations in multiple other states including Arizona on February 27, 2023; Maryland on March 8, 2023; Arkansas on March 10, 2023; Connecticut on March 28, 2023; New Mexico on April 10, 2023; Virginia on May 5, 2023; her home state revocation in Iowa on August 17, 2023; and Idaho on September 6, 2023. To date, Respondent has failed to report any of the license revocations to the Department as required pursuant to Utah Code § 31A-23a-105(2)(b).

k. In her license application to the Department, dated February 16, 2022, Respondent answered “no” to the questions 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”. Respondent also answered “no” to the questions 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”.

l. On March 25, 2011, Respondent pled guilty to Theft-Movable Property under \$2,500, a Class A Misdemeanor. (See State of Wisconsin v. Jordana R. Weber, Case No. 2010CF000442, State of Wisconsin Circuit Court, La Crosse County).

m. On March 25, 2011, Respondent pleaded guilty to Fraudulent Use of a Credit Card under \$2,500, a Class A Misdemeanor. (See State of Wisconsin v. Jordana R. Weber, Case No. 2010CM001904, State of Wisconsin Circuit Court, La Crosse County).

n. On July 26, 2019, Respondent was charged in the United States District Court of New Jersey with Wire Fraud Conspiracy in violation of Title 18 U.S.C. § 1349, and Money Laundering in violation of 18 U.S.C. §1349, both felony offenses. Her initial appearance was held on September 11, 2019. The charges alleged that from April 2017, through July 2019, the

respondent operated a fraudulent advanced loan fee scheme through which she used various shell companies to fraudulently offer lending services to individuals and businesses. Through this Ponzi scheme, the Respondent obtained funds from at least five victims, totaling about \$7 million dollars. (See United States of America v Jordana Weber a/k/a Ana Bourne a/k/a Ana Torres, Case No. 2:22-cr-00702-JMV, United States District Court, District of New Jersey).

o. On August 6, 2022, a federal criminal complaint was filed against the Respondent which alleged Respondent falsified records in a federal investigation in violation of 18 U.S.C. § 1519, a felony offense. On August 18, 2022, an Initial Appearance was held in this matter. (See United States of America v. Jordana Weber a/k/a Ana Bourne a/k/a Ana Torres, Case No. 2:22-mj-13211-MAH, United States District Court, District of New Jersey).

p. On October 18, 2022, Respondent was indicted in both these cases. The indictment charged the Respondent with two (2) counts of Wire Fraud in violation of 18 U.S.C. § 1343, eleven (11) counts of Money Laundering in violation of 18 U.S.C. 1956(a)(1)(B)(i), four (4) counts of transacting in criminal proceeds in violation of 18 U.S.C. § 1957(a), and two (2) counts of falsification of records in a federal investigation in violation of 18 U.S.C. § 1519 (See United States of America v. Jordana Weber a/k/a Ana Bourne a/k/a Ana Torres, Case No. 2:22-cr-00702-JMV, United States District Court, District of New Jersey).

q. Respondent failed to report any of the criminal cases to the Department, either in her application for licensing with the Department, or after she was licensed, as required by Utah law.

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(5)(a)(ii), by committing an act that is grounds for denial, suspension, or revocation as set forth in Section 31A-23a-111;

- b. Respondent violated Utah Code § 31A-23a-107(2)(a)(ii), by failing to meet the trustworthy character requirement;
- c. Respondent violated Utah Code § 31A-23a-111(5)(b)(i), by being unqualified for a license under Utah Code § 31A-23a-104, 105, or 107;
- d. Respondent violated Utah Code § 31A-23a-111(5)(b)(xiv)(B), by being convicted of a misdemeanor involving fraud, misrepresentation, theft, or dishonesty;
- e. Respondent violated Utah Code Utah Code § 31A-23a-104(2)(b)(v), by failing to provide information in her application related to whether the Respondent has committed an act that is ground for denial, suspension, or revocation as set forth under Utah Code §§ 31A-23a-104, 105, or 111;
- f. Respondent violated Utah Code § 31A-23a-105(2)(b)(ii), by failing to report at the time of filing the license application a criminal prosecution taken against the Respondent;
- g. Respondent violated Utah Code § 31A-23a-111(5)(b)(ix), by providing information in the license application that is incorrect, misleading, incomplete, or materially untrue;
- h. Respondent violated Utah Code Utah Code § 31A-23a-111(5)(b)(xi) by obtaining or attempting to obtain a license through misrepresentation or fraud;
- i. Respondent violated Utah Code §§ 31A-23a-105(1)(b)(viii)(B) and 31A-23a-109(1), by failing to maintain in good standing a valid license in the Respondent's home state or designated home state;
- j. Respondent violated Utah Code § 31A-23a-105(2)(b)(i), by failing to report to the commissioner an administrative action taken against the person, including a denial of a new or renewal application in another jurisdiction, within 30 days of the final disposition of the administrative action;



k. Respondent violated Utah Code § 31A-23a-111(5)(b)(xvii)(c), by having had an insurance license or other professional or occupational license, or an equivalent to an insurance license or registration or other professional or occupational license or registration revoked;

l. Respondent violated Utah Code § 31A-23a-111(7)(a), by failing to immediately report to the commissioner a revocation, suspension, or limitation of the person's license in another state;

m. Respondent violated Utah Code § 31A-23a-111(5)(b)(xvi), when in the conduct of business in this state or elsewhere uses fraudulent, coercive, or dishonest practices; or demonstrates incompetence, untrustworthiness, or financial irresponsibility;

n. Respondent violated Utah Code § 31A-23a-111(5)(b)(xxiv), by engaging in a method or practice in the conduct of business that endangers the legitimate interests of customers and the public;

o. Respondent violated Utah Code § 31A-2-202(4)(a), by failing to reply promptly in writing or in other designated form to a reasonable written inquiry from the commissioner;

p. Respondent violated Utah Code § 31A-23a-412(1)(a)(ii), by failing to register and maintain with the commissioner an email addresses at which the commissioner may contact the Respondent; and

q. Respondent violated Utah Admin. Code r.590-258-3, by failing to submit to, and maintain with, the commissioner a valid business email address where the person can receive communications from the Department.

5. Based on Utah Code § 31A-2-308 and other similar enforcement cases, the Respondent's insurance license should be revoked.

DATED this 26th day of October 2023, at Salt Lake City, Salt Lake County, Utah.

/s/ Carrie Backus  
Carrie Backus, 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 sent to:

Anna Kline  
[REDACTED]  
[REDACTED]  
[REDACTED]

and

Carrie Backus  
Utah Insurance Department  
[REDACTED]

DATED this 27<sup>th</sup> day of October 2023.

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