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STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:

**JEREMY REUVERS**

(National Producer No. 17829996)

**Respondent**

**No. 24A-051-INS**

**NUNC PRO TUNC**

On September 11, 2024, the Arizona Department of Insurance and Financial Institutions (“Department”) filed a Default Order as a Final Administrative Decision, In the Matter of: Jeremy Reuvers; Docket No. 24A-051-INS (the “Default Order” attached hereto). The Default Order’s Order failed to express the Director’s decision in its entirety. The Director now clarifies her decision.

THEREFORE, IT IS ORDERED NUNC PRO TUNC:

1. Jeremy Reuvers’ Arizona resident insurance producer license, National Producer No. 17829996, is **revoked** effective September 11, 2024.
2. The hearing set for September 18, 2024 at 9:30 a.m. shall be vacated.

DATED and EFFECTIVE this 13<sup>th</sup> day of September 2024.

*Barbara D. Richardson*

\_\_\_\_\_  
Barbara D. Richardson, Director  
Arizona Department of Insurance and Financial Institutions

1 **COPY** of the foregoing electronically transmitted  
this 16<sup>th</sup> day of September, 2024, to:

2 Tammy Eigenheer, Administrative Law Judge  
3 <https://portal.azoah.com/submission>  
4 Office of Administrative Hearings

5 **COPY** of the foregoing emailed same date to:

6 Deian Ousounov, Chief Financial Deputy Director  
7 Alena Caravetta, Regulatory Legal Affairs Officer  
8 Ana Starcevic, Project Specialist  
9 Mayra Kariem, Insurance Analyst  
10 Rachel Smith, Insurance Analyst/Investigator  
11 Steven Fromholtz, Licensing Manager  
12 Aqueelah Currie, Licensing Supervisor  
13 Arizona Department of Insurance and Financial Institutions

14 Zachary Howard, Assistant Attorney General  
15 [AdminLaw@azag.gov](mailto:AdminLaw@azag.gov)  
16 Attorney for the Arizona Department of Insurance and Financial Institutions

17 **COPY** mailed same date to:

18 Jeremy Reuvers  
19 16201 W. Superior Ave.  
20 Goodyear, AZ 85338  
21 *Respondent*

9489 0090 0027 6599 3141 73

22 *Mayra Kariem*

23 \_\_\_\_\_  
24 Mayra Kariem  
25  
26

STATE OF ARIZONA  
Department of Insurance and Financial Institutions  
FILED September 10th, 2024 by MK

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STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:

**JEREMY REUVERS**

(National Producer No. 17829996)

**Respondent**

**No. 24A-051-INS**

**DEFAULT ORDER**

On July 31, 2024, the Arizona Department of Insurance and Financial Institutions (the "Department") issued a Notice of Hearing and Complaint ("Notice") in the above-captioned matter, a copy of which is attached as **Exhibit A** and incorporated by this reference. The Notice required Jeremy Reuvers ("Respondent") to provide a written answer to the allegations set forth in the Notice within twenty days of the issuance of the Notice. As of this date, Respondent has failed to file an answer. On August 26, 2024, counsel for the Department filed a Motion for Default, a copy of which is attached as **Exhibit B**. As of this date, Respondent has not responded to the Department's motion. Pursuant to A.A.C. R20-6-106(D), a party that fails to file an answer within the time provided shall be deemed to be in default and one or more of the allegations in the Notice of Hearing may be deemed to be admitted.

**FINDINGS OF FACT**

1. Notice was proper.
2. Respondent is in default.
3. The allegations in the Notice are deemed admitted.

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**CONCLUSIONS OF LAW**

1. The conduct alleged in the Notice constitutes grounds for the Director to suspend, revoke or refuse to renew Respondent's license to transact insurance in Arizona, pursuant to A.R.S. §20-295(A).

**ORDER**

IT IS ORDERED:

1. Jeremy Reuvers' Arizona resident insurance producer license, National Producer No. 17829996, effective upon the issuance of this Order.
2. The hearing set for **September 18, 2024 at 9:30 a.m.** shall be vacated.

DATED and EFFECTIVE this 10th day of September, 2024.

*Barbara D. Richardson*

---

Barbara D. Richardson, Director  
Arizona Department of Insurance and Financial Institutions

1 **COPY** of the foregoing electronically filed this  
11th day of September, 2024 to:

2  
3 Tammy Eigenheer, Administrative Law Judge  
4 <https://portal.azoah.com/submission>  
Office of Administrative Hearings

5 **COPY** of the foregoing emailed same date to:

6 Deian Ousunov, Chief Financial Deputy Director  
7 Alena Caravetta, Regulatory Legal Affairs Officer  
8 Ana Starcevic, Project Specialist  
9 Mayra Kariem, Insurance Analyst  
Rachel Smith, Insurance Analyst/Investigator  
10 Steven Fromholtz, Licensing Manager  
Aqueelah Currie, Licensing Supervisor  
Arizona Department of Insurance and Financial Institutions

11 Zachary Howard, Assistant Attorney General  
12 [AdminLaw@azag.gov](mailto:AdminLaw@azag.gov)  
13 Attorney for the Arizona Department of Insurance and Financial Institutions

14 Jeremy Reuvers  
15 [licensingusaa@usaa.com](mailto:licensingusaa@usaa.com)  
*Respondent*

16 **COPY** mailed same date by U.S. First Class and Certified Mail,  
17 Return Receipt requested, to:

18 Jeremy Reuvers  
19 16201 W. Superior Ave.  
Goodyear, AZ 85338

20 *Respondent* 9489 0090 0027 6599 3142 58

21 *Mayra Kariem*

22 121329

23

24

25

26

# Exhibit A



1 Under the Americans with Disabilities Act ("ADA"), the Office of Administrative  
2 Hearings endeavors to ensure the accessibility of its hearings to all persons with disabilities.  
3 Persons with disabilities may request reasonable accommodations such as interpreters,  
4 alternative formats, or assistance with physical accessibility. Requests for accommodations  
5 should be made as far in advance of the Hearing as possible to allow time to arrange the  
6 accommodations. If you require accommodations, please contact the Office of  
7 Administrative Hearings by calling their offices at (602) 542-9826.

8 Under Arizona Administrative Code (A.A.C.) R2-19-106 and R2-19-110, motions to  
9 continue this matter shall be made in writing to the Administrative Law Judge at least fifteen  
10 (15) days before the Hearing date, unless good cause is demonstrated. A copy of any motion  
11 to continue shall be filed and served according to A.A.C. R2-19-108, with a copy provided to  
12 the Assistant Attorney General identified below.

13 You may appear on the date and at the time and place specified in this Notice with or  
14 without the assistance of counsel. An insurance company may be represented by a corporate  
15 officer pursuant to A.R.S § 20-161(B). Additionally, you have the right to present evidence  
16 in response to the allegations in this Notice, to have a reasonable opportunity to inspect all  
17 documentary evidence, to examine witnesses, to present evidence in support of your  
18 interests, and to have subpoenas issued by the Administrative Law Judge to compel the  
19 attendance of witnesses and the production of evidence. If you fail to appear at the  
20 administrative hearing (the "Hearing"), the Administrative Law Judge can proceed with the  
21 Hearing and issue a Recommended Decision. The Director of the Arizona Department of  
22 Insurance and Financial Institutions (the "Director") can then consider the Recommended  
23 Decision and make a final determination on this matter.

24 Under A.R.S. § 41-1092.07(E), a clear and accurate record of the proceedings will be  
25 made by a court reporter or by electronic means. Any party that requests a transcript of the  
26 proceedings shall pay the cost of the transcript for the court reporter or other transcriber.



1           **Under A.A.C. R20-6-106, within twenty (20) days after service of a Notice of**  
2 **Hearing, the Respondent shall appear by filing a written Answer to the allegations in**  
3 **the Notice. The Answer shall state Respondent's position or defense and shall**  
4 **specifically admit or deny each assertion in the Notice. Any allegation not denied shall**  
5 **be deemed admitted. Any defense not raised will be considered waived. If a timely**  
6 **Answer is not filed, Respondent may be deemed in default and the Director may deem**  
7 **the allegations in the Notice as true and admitted. Accordingly, the Director may take**  
8 **whatever action is deemed appropriate.**

9           Pursuant to A.R.S. § 41-1092.06, Respondent has the right to request an informal  
10 settlement conference ("ISC") by filing a written request with the Arizona Department of  
11 Insurance and Financial Institutions ("Department") no later than **twenty (20) days** before  
12 the scheduled hearing. The ISC will be held within **fifteen (15) days** after receiving the  
13 request. If an ISC is requested, a person with the authority to act on behalf of the  
14 Department will be present.

15           Please note that in requesting an ISC, Respondent waives any right to object to the  
16 participation of the Department's representative in the final administrative decision of this  
17 matter. Any statements, either written or oral, made by the Department, Respondent, or their  
18 representatives at an ISC, including a written document created or expressed solely for the  
19 purpose of settlement negotiations, are inadmissible in any subsequent administrative  
20 hearing. *See* A.R.S. § 41-1092.06.

21           Questions concerning issues raised in this Notice should be directed to Assistant  
22 Attorney General Zachary Howard, 2005 North Central Avenue, Phoenix, AZ 85004,  
23 telephone number (602) 542-7769, or by e-mail at [Zachary.Howard@azag.gov](mailto:Zachary.Howard@azag.gov).

24           The purpose of the Hearing is to determine whether grounds exist to revoke  
25 Respondent's Arizona insurance producer license. In support of its position that grounds  
26 exist, the Department alleges the following:

1  
2 **PARTIES & JURISDICTION**

3 1. The Department was created and enabled to administer certain laws of the  
4 State of Arizona including the licensure and regulation of the insurance producer profession  
5 in this state. A.R.S. § 20-142 and A.R.S. §§ 20-281 *et seq.*

6 2. Jeremy Reuvers ("Reuvers" or "Respondent") holds a license as an Arizona  
7 insurance producer.

8 3. The Office of Administrative Hearings has subject matter and personal  
9 jurisdiction over the named parties in this Notice under A.R.S. § 20-161 and A.R.S. §§ 41-  
10 1092 *et seq.*

11 **FACTS**

12 4. On January 20, 2016, the Department issued Reuvers an Arizona resident  
13 insurance producer license, National Producer Number 17829996, with a line of authority in  
14 Personal Lines insurance. Reuvers last renewed his license on September 1, 2023, and it is  
15 scheduled to expire on August 31, 2027.

16 5. Reuvers' addresses of record with the Department are: One Norterra Drive,  
17 Phoenix, Arizona 85085 (business), 16201 W. Superior Ave., Goodyear, Arizona 85338  
18 (mailing) and [licensingusaa@usaa.com](mailto:licensingusaa@usaa.com) (e-mail).

19 6. On February 20, 2024, the United States Automobile Association ("USAA")  
20 sent the Department notice that it had terminated Reuvers for cause and cancelled his  
21 company appointments upon learning that he had been convicted of felony charges in  
22 January 2024.

23 7. The Department reviewed Reuvers' last Arizona license renewal application  
24 ("Application") that was submitted by USAA staff as the "Authorized Submitter" on July 25,  
25 2023, via the National Insurance Producer Registry (NIPR). The Authorized Submitter stated  
26 in the Application, "As the authorized submitter, I declare that the applicant provided all the  
information submitted on this application."

1           8.     On the Application, Reuvers answered "No" to question 1B, which asks:  
2     "[h]ave you ever been convicted of a felony, had a judgment withheld or deferred, or are you  
3     currently charged with committing a felony, which has not been previously reported to this  
4     insurance department? You may exclude juvenile adjudications (offenses where you were  
5     adjudicated in juvenile court)."

6           9.     On July 10, 2023, Reuvers was indicted on COUNT 1: SEXUAL ABUSE, A  
7     CLASS THREE FELONY Dangerous Crime Against Children, and COUNT 2: ATTEMPT  
8     TO COMMIT SEXUAL ABUSE, A CLASS 4 FELONY Dangerous Crime Against  
9     Children, in Maricopa County Superior Court.

10          10.    On January 23, 2024, a jury found Reuvers guilty of both felony counts.

11          11.    On March 11, 2024, the Department issued a Subpoena to Reuvers, via  
12     certified mail, to his address of record. The subpoena was returned to the Department as  
13     "Return to Sender, Not Deliverable as Addressed, Unable to Forward."

14          12.    On March 29, 2024, Reuvers was sentenced to 90 days in jail and 10 years of  
15     supervised probation upon release.

16          13.    On June 2, 2024, the Insurance Commissioner for the State of Arkansas  
17     ordered the revocation of Reuvers' Arkansas non-resident insurance producer license. The  
18     Facts section of the Revocation Order included the following:

- 19               a.    Fact 3: "During the Department's investigation into this matter it was  
20                   determined that the termination of the appointment was the result of a  
21                   finding by USAA that the Respondent was arrested, charged, and convicted  
22                   in the State of Arizona on February 14, 2024, of sexual assault, a felony  
23                   under the Arizona State Criminal Code."  
24               b.    Fact 4: "Furthermore, Respondent failed to disclose that he was the subject  
25                   of criminal charges, and that his licenses were renewed without notice of  
26                   said charges in Iowa, California, and New Mexico."



1 **E-FILE** of the foregoing delivered electronically  
2 this 31 day of July, 2024, to:

3 Tammy Eigenheer, Administrative Law Judge  
4 <https://portal.azoah.com/submission>  
5 Office of Administrative Hearings

6 **COPY** of the foregoing mailed by Regular  
7 Mail and U.S. Certified Mail,  
8 Electronic Receipt Requested, same date to:

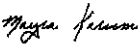
9 Jeremy Reuvers  
10 16201 W. Superior Ave.  
11 Goodyear, AZ 85338  
12 *Respondent* 9489 0090 0027 6599 3144 01

13 **COPY** of the foregoing electronically delivered same date to:

14 Alena Caravetta, Regulatory Legal Affairs Officer  
15 Ana Starcevic, Project Specialist  
16 Rachel Smith, Insurance Analyst/Investigator  
17 Arizona Department of Insurance and Financial Institutions  
18 100 North 15th Avenue, Suite 261  
19 Phoenix, Arizona 85007

20 Jeremy Reuvers  
21 [licensingusaa@usaa.com](mailto:licensingusaa@usaa.com)  
22 *Respondent*

23 Zachary Howard, Assistant Attorney General  
24 [Zachary.Howard@azag.gov](mailto:Zachary.Howard@azag.gov)  
25 [Adminlaw@azag.gov](mailto:Adminlaw@azag.gov)  
26 *Attorney for the Arizona Department  
of Insurance and Financial Institutions*

27   
28 Mayra Karrem  
29 Investigator Admin Assistant

# Exhibit B

STATE OF ARIZONA  
Department of Insurance and Financial Institutions  
**FILED** \_\_August 26, 2024\_\_ by MK

1 KRISTIN K. MAYES  
Attorney General  
2 Firm Bar No. 14000  
3 Zachary Howard  
State Bar No. 035168  
4 Assistant Attorney General  
Public Law Section  
5 2005 N. Central Ave.  
Phoenix, Arizona 85004  
6 Telephone: (602) 542-7769  
E-mail: [Zachary.Howard@azag.gov](mailto:Zachary.Howard@azag.gov)  
7 Attorney for the Arizona Department of Insurance  
and Financial Institutions

8  
9 STATE OF ARIZONA  
10 DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

11 In the Matter of:

**No. 24A-051-INS**

12 **JEREMY REUVERS**  
(National Producer No. 17829996)

**MOTION FOR DEFAULT**

13  
14 Respondent

15 The Arizona Department of Insurance and Financial Institutions (“Department”), by  
16 and through undersigned counsel, hereby requests that the Findings of Fact and Conclusions  
17 of Law set forth in the Notice of Hearing and incorporated herein by reference be entered in  
18 this matter, deeming Jeremy Reuvers (“Respondent”) in default, deeming the allegations set  
19 forth in the Notice as true, and ordering that Respondent’s insurance license be revoked.  
20

21 On July 31, 2024, a Notice of Hearing and Complaint (“Notice”) was filed in this  
22 matter and served upon Respondents at his mailing address of record via regular mail and  
23 certified mail pursuant to A.R.S. § 41-1092.04. The Notice was also sent to Respondent via  
24 his e-mail address of record.  
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1 Respondent had twenty (20) days from the date of issuance of the Notice to file a  
2 written answer to the allegations contained therein pursuant to Arizona Administrative Code  
3 (“A.A.C”) R20-6-106. As of the date of this Motion, Respondent has not filed an answer nor  
4 has he appeared through counsel. Rule 20-6-106(D) of the Arizona Administrative Code  
5 provides that if an answer is not timely filed, the Respondent shall be deemed in default and  
6 the Director may deem the allegations set forth in the Notice of Hearing as true and take  
7 whatever action is appropriate including revoking the license.  
8

9 The allegations supporting the Notice of Hearing are as follows:

10 1. On January 20, 2016, the Department issued Reuvers an Arizona resident  
11 insurance producer license, National Producer Number 17829996, with a line of authority in  
12 Personal Lines insurance. Reuvers last renewed his license on September 1, 2023, and it is  
13 scheduled to expire on August 31, 2027.  
14

15 2. Reuvers’ addresses of record with the Department are: One Norterra Drive,  
16 Phoenix, Arizona 85085 (business), 16201 W. Superior Ave., Goodyear, Arizona 85338  
17 (mailing) and [licensingusaa@usaa.com](mailto:licensingusaa@usaa.com) (e-mail).  
18

19 3. On February 20, 2024, the United States Automobile Association (“USAA”)  
20 sent the Department notice that it had terminated Reuvers for cause and cancelled his  
21 company appointments upon learning that he had been convicted of felony charges in  
22 January 2024.

23 4. The Department reviewed Reuvers’ last Arizona license renewal application  
24 (“Application”) that was submitted by USAA staff as the “Authorized Submitter” on July 25,  
25 2023, via the National Insurance Producer Registry (NIPR). The Authorized Submitter stated  
26



1 in the Application, "As the authorized submitter, I declare that the applicant provided all the  
2 information submitted on this application."

3 5. On the Application, Reuvers answered "No" to question 1B, which asks:  
4 "Have you ever been convicted of a felony, had a judgment withheld or deferred, or are you  
5 currently charged with committing a felony, which has not been previously reported to this  
6 insurance department? You may exclude juvenile adjudications (offenses where you were  
7 adjudicated in juvenile court)."

9 6. On July 10, 2023, Reuvers was indicted on COUNT 1: SEXUAL ABUSE, A  
10 CLASS THREE FELONY Dangerous Crime Against Children, and COUNT 2: ATTEMPT  
11 TO COMMIT SEXUAL ABUSE, A CLASS 4 FELONY Dangerous Crime Against  
12 Children, in Maricopa County Superior Court.

14 7. On January 23, 2024, a jury found Reuvers guilty of both felony counts.

15 8. On March 11, 2024, the Department issued a Subpoena to Reuvers, via  
16 certified mail, to his address of record. The subpoena was returned to the Department as  
17 "Return to Sender, Not Deliverable as Addressed, Unable to Forward."

19 9. On March 29, 2024, Reuvers was sentenced to 90 days in jail and 10 years of  
20 supervised probation upon release.

21 10. On June 2, 2024, the Insurance Commissioner for the State of Arkansas  
22 ordered the revocation of Reuvers' Arkansas non-resident insurance producer license. The  
23 Facts section of the Revocation Order included the following:

- 24 a. Fact 3: "During the Department's investigation into this matter it was  
25 determined that the termination of the appointment was the result of a  
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finding by USAA that the Respondent was arrested, charged, and convicted in the State of Arizona on February 14, 2024, of sexual assault, a felony under the Arizona State Criminal Code.”

b. Fact 4: “Furthermore, Respondent failed to disclose that he was the subject of criminal charges, and that his licenses were renewed without notice of said charges in Iowa, California, and New Mexico.”

**CONCLUSIONS OF LAW**

11. The Director has jurisdiction over this matter.

12. Respondent’s conduct, as described above, constitutes providing incorrect, misleading, incomplete or materially untrue information in the license application, within the meaning of A.R.S. § 20-295(A)(1).

13. Respondent’s conduct, as described above, constitutes violating any provision of this title or any rule, subpoena or order of the director, within the meaning of A.R.S. § 20-295(A)(2).

14. Respondent’s conduct, as described above, constitutes having been convicted of a felony, within the meaning of A.R.S. § 20-295(A)(6).

15. Grounds exist for the Director to suspend, revoke or refuse to renew Respondent’s insurance producer license pursuant to A.R.S. § 20-295(A)(1), (A)(2) and (A)(6).

Based upon the foregoing, the Department respectfully requests that the allegations set forth in the July 31, 2024 Notice of Hearing and Complaint be deemed admitted and that Respondent’s insurance license be revoked.

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RESPECTFULLY SUBMITTED this 26th day of August, 2024.

KRISTIN K. MAYES, Attorney General

By /s/ Zachary Howard

Zachary Howard, Assistant Attorney General  
Attorney for the Arizona Department of Insurance  
and Financial Institutions

**COPY** of the foregoing electronically filed this  
26th day of August, 2024 with:

Barbara D. Richardson, Cabinet Executive Officer  
c/o of Deian Ousounov, Chief Financial Deputy Director  
Arizona Department of Insurance and Financial Institutions

**COPY** of the foregoing emailed this same date to:

Alena Caravetta, Regulatory Legal Affairs Officer  
Ana Starcevic, Project Specialist  
Mayra Keim, Insurance Analyst  
Rachel Smith, Insurance Analyst/Investigator  
Arizona Department of Insurance and Financial Institutions

**COPY** of the foregoing mailed this same date to:

Jeremy Reuvers  
16201 W. Superior Ave.  
Goodyear, AZ 85338  
*Respondent*

/s/ S. Hack  
12132140