

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

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.

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26

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
2 11th day of September, 2024 to:

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

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

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

15 Zachary Howard, Assistant Attorney General
16 AdminLaw@azag.gov
17 Attorney for the Arizona Department of Insurance and Financial Institutions

18 Jeremy Reuvers
19 licensingusaa@usaa.com
20 *Respondent*

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

23 Jeremy Reuvers
24 16201 W. Superior Ave.
25 Goodyear, AZ 85338
26 *Respondent* 9489 0090 0027 6599 3142 58

27 *Mayra Kariem*

28 121329

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.

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 (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
22 *Respondent*

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

Mayra Karrem
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
7 Attorney for the Arizona Department of Insurance
and Financial Institutions

8 STATE OF ARIZONA
9 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

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.
25
26

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 (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."

18 9. On March 29, 2024, Reuvers was sentenced to 90 days in jail and 10 years of
19 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
26

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26

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.

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26

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