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STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of Unlicensed Activity of:

No. 24A-095-INS

JENSEN SYMONDS

ORDER TO CEASE AND DESIST

(National Producer No. 20848240)

Respondent.

The Arizona Department of Insurance and Financial Institutions (“Department”) has received evidence that Jensen Symonds (“Respondent”), has unlawfully engaged in the business of transacting insurance in the State of Arizona. Accordingly, the Director makes the following Findings of Fact and Conclusions of Law and enters the following Order pursuant to A.R.S. § 20-292.

FINDINGS OF FACT

1. Respondent is a Nevada resident holding an insurance producer license, national producer number 20848240.
2. Respondent is not, nor was he at any material time, licensed in Arizona as an insurance producer.
3. On or about July 29, 2024, the Department received a complaint from Securico Life Insurance Company (“Securico”) alleging that Respondent submitted falsified applications for final expense life insurance containing incorrect or altered personal information, and also submitted insurance applications without consumers’ consent.

1 Securico identified two (2) Arizona consumers affected by Respondent's actions.

2 4. The Department commenced an investigation into this matter. The
3 Department's investigation found that the Respondent submitted two (2) Applications for
4 Life Insurance for two (2) Arizona consumers as follows;

5 a) For consumer T.R. Respondent submitted an Application for Individual Life
6 Insurance with an effective date of May 12, 2024.

7 b) For consumer A.B. Respondent submitted an Application for Individual Life
8 Insurance with an effective date of May 12, 2024.

9 c) Respondent is identified as the Agent of Record on both applications. The
10 "Email" section on page one (1) of each application listed the
11 futureinsynsymonds@gmail.com email address while the "Agent
12 Information & Signature" section on page seven (7) displays Respondent's
13 name and signature. Each application also contains digital signatures
14 purportedly from A.B. and T.R., respectively.

15 5. On or about September 10, 2024, the Department called the telephone number
16 listed on A.B.'s and T.R.'s applications, an unidentified male answered the call and stated
17 that he did not know anyone named A.B. or T.R. He declined to provide his name.

18 6. On or about the same date, the Department sent a request to Respondent to
19 provide his narrative response along with relevant records by September 18, 2024. The
20 Department sent the request via the email address associated with Respondent's Nevada
21 license according to the National Association of Insurance Commissioners ("NAIC") State
22 Licensing Report.

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NOTICE OF OPPORTUNITY FOR HEARING

Pursuant to Title 20 of the Arizona Revised Statutes, Respondent is hereby notified that it may request a hearing pursuant to A.R.S. § 20-161 to contest the order to cease and desist. Such a request must be in writing and received at the following address within thirty (30) days from the date hereof:

Arizona Department of Insurance and Financial Institutions
Attn: Alena Caravetta, Regulatory Legal Affairs Officer
100 North 15th Avenue, Suite 261
Phoenix, Arizona 85007-2630

Upon receipt of a timely written request for a hearing, the Department will issue an order setting the time and place of the hearing.

Effective this 30th day of October, 2024.

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

1 **COPY** of the foregoing delivered via email
this 30th day of October, 2024, to:

2
3 Barbara D. Richardson, Director
4 Arizona Department of Insurance and Financial Institutions
5 Attn: Mayra Kariem, Insurance Analyst
6 100 North 15th Avenue, Suite 261
7 Phoenix, AZ 85007-2630

8 **COPY** of the foregoing mailed by First Class and Certified Mail,
9 Delivery Receipt requested, the same date to:

10 Jensen Symonds
11 9218 Desert Heat Ave
12 Las Vegas, NV 89178
13 Respondent 9489 0090 0027 6599 2844 76

14 **COPY** of the following delivered/mailed same date to:

15 Deian Ousounov, Chief Financial Deputy Director
16 Alena Caravetta, Regulatory Legal Affairs Officer
17 Ana Starcevic, Project Specialist
18 Rachel Smith, Investigator
19 Catherine O'Neil, Consumer Regulatory Affairs Officer
20 Steven Fromholtz, Division Manager, Licensing
21 Linda Lutz, Legal Assistant, Licensing
22 Aqueelah Currie, Licensing Supervisor
Arizona Department of Insurance and Financial Institutions
100 North 15th Avenue, Suite 261
Phoenix, Arizona 85007-2630

Jensen Symonds
jcsymonds.aill@gmail.com
futureinsyncsymonds@gmail.com
Respondent

Mayra Kariem