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STATE OF AKIZONA

Department of Insurance and Financial Institutions **FILED** October 30, 2024 by MK

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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

(National Producer No. 20848240)

Respondent.

ORDER TO CEASE AND DESIST

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.

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21 22 Department's investigation found that the Respondent submitted two (2) Applications for Life Insurance for two (2) Arizona consumers as follows:

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

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

The Department commenced an investigation into this matter.

The

- b) For consumer A.B. Respondent submitted an Application for Individual Life Insurance with an effective date of May 12, 2024.
- c) Respondent is identified as the Agent of Record on both applications. The "Email" section on page one (1) of each application listed the futureinsyncsymonds@gmail.com email address while "Agent Information & Signature" section on page seven (7) displays Respondent's name and signature. Each application also contains digital signatures purportedly from A.B. and T.R., respectively.
- 5. On or about September 10, 2024, the Department called the telephone number listed on A.B.'s and T.R.'s applications, an unidentified male answered the call and stated that he did not know anyone named A.B. or T.R. He declined to provide his name.
- 6. On or about the same date, the Department sent a request to Respondent to provide his narrative response along with relevant records by September 18, 2024. The Department sent the request via the email address associated with Respondent's Nevada license according to the National Association of Insurance Commissioners ("NAIC") State Licensing Report.

- 7. On or about September 23, 2024, the Department called the telephone number associated with Respondent's Nevada license according to his NAIC State Licensing Report. An unidentified male answered the call, but after the Department's representative identified themselves, the callee disconnected the call.
- 8. On or about the same date, the Department sent a reminder email to Respondent, requesting that he respond no later than September 24, 2024.
 - 9. Respondent failed to respond to the Department's request.

CONCLUSIONS OF LAW

- 1. The Director has jurisdiction over this matter.
- 2. Respondent's conduct, as described above, constitutes a violation of Title 20 or any rule, subpoena or order of the Director. A.R.S. § 20-295(A)(2).
- 3. Respondent's conduct, as described above, constitutes the sale, solicitation or negotiation of insurance in Arizona without the authority to do so. A.R.S. § 20-282.
 - 4. Respondent is not exempt from the license requirements. A.R.S. § 20-283.
- 5. The Department is authorized to order Respondent to cease and desist from engaging in further violations of Arizona law. A.R.S. § 20-292.

ORDER

IT IS HEREBY ORDERED THAT:

1. Respondent Jensen Symonds shall immediately cease and desist from selling, soliciting or negotiating insurance in Arizona.

NOTICE OF OPPORTUNITY FOR HEARING 1 Pursuant to Title 20 of the Arizona Revised Statutes, Respondent is hereby notified 2 that it may request a hearing pursuant to A.R.S. § 20-161 to contest the order to cease and 3 desist. Such a request must be in writing and received at the following address within thirty 4 5 (30) days from the date hereof: Arizona Department of Insurance and Financial Institutions 6 7 Attn: Alena Caravetta, Regulatory Legal Affairs Officer 100 North 15th Avenue, Suite 261 8 9 Phoenix, Arizona 85007-2630 10 Upon receipt of a timely written request for a hearing, the Department will issue an 11 order setting the time and place of the hearing. Effective this _____ day of _____ october ______, 2024. 12 13 Barbara D. Richardson Barbara D. Richardson, Director 14 Arizona Department of Insurance and Financial Institutions 15 16 17 18 19 20 21 22

1	COPY of the foregoing delivered via email this 30th day of october, 2024, to:
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3	Barbara D. Richardson, Director Arizona Department of Insurance and Financial Institutions
4	Attn: Mayra Kariem, Insurance Analyst 100 North 15 th Avenue, Suite 261 Phoenix, AZ 85007-2630
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6	COPY of the foregoing mailed by First Class and Certified Mail, Delivery Receipt requested, the same date to:
7	Jensen Symonds 9218 Desert Heat Ave
8	Las Vegas, NV 89178
9	Respondent 9489 0090 0027 6599 2844 76
	COPY of the following delivered/emailed same date to:
10	Deian Ousounov, Chief Financial Deputy Director
11	Alena Caravetta, Regulatory Legal Affairs Officer
	Ana Starcevic, Project Specialist
12	Rachel Smith, Investigator
13	Catherine O'Neil, Consumer Regulatory Affairs Officer Steven Fromholtz, Division Manager, Licensing
	Linda Lutz, Legal Assistant, Licensing
14	Aqueelah Currie, Licensing Supervisor
	Arizona Department of Insurance and Financial Institutions
15	100 North 15th Avenue, Suite 261 Phoenix, Arizona 85007-2630
16	Thochix, Arizona 83007-2030
	Jensen Symonds
17	jesymonds.ail@gmail.com
10	futureinsyncsymonds@gmail.com
18	Respondent
19	Mayra Kariem
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