

MAR 2 2017

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE  
BY MS

In the Matter of:

Docket No. 16A-057-INS

**ROBB, JARED B.**  
(Arizona License Number 911256)  
(National Producer Number 8196412),

**CONSENT ORDER**

**Respondent.**

The State of Arizona Department of Insurance ("Department") has received evidence that Jared B. Robb ("Respondent") violated provisions of Title 20, Arizona Revised Statutes. Jared B. Robb wishes to resolve this matter without the commencement of formal proceedings, and admit the following Findings of Fact are true and consent to entry of the following Conclusions of Law and Order.

**FINDINGS OF FACT**

1. Jared B. Robb ("Robb") was licensed as an Arizona non-resident accident/health and life insurance producer, license number 911256, at all material times. Robb's license expired on August 31, 2015.
2. Robb's addresses of record with the Department are: Vitalone Health, 115 NW 2<sup>nd</sup> Ave., Fort Lauderdale, FL 33021 (business and mailing); and 2555 N. 40<sup>th</sup> Ave., Hollywood, FL 33021.
3. On or about August 22, 2014, the Department received a letter of referral from the Office of Constituent Services for U.S. Representative Raul M. Grijalva. The referral letter included a copy of a complaint letter received from Arizona consumer Santa Rundell

1 ("Rundell"). Rundell alleged that she called for information on the Health Insurance  
2 Marketplace and was sold a policy with Core Health Insurance ("Core"). Rundell explained  
3 that she did not sign and return the enrollment form; however, despite this, Core issued to her  
4 a limited benefit health policy and charged her two premium payments totaling \$745.54.  
5 Rundell requested cancellation of the policy along with a full refund of the premium paid.

6 4. On or about March 31, 2014, Robb contacted Rundell via telephone to assist her  
7 with creating an online account to apply for health insurance coverage through the Health  
8 Insurance Marketplace ("Marketplace").

9 5. Robb was not registered with the Marketplace at the time he assisted Rundell in  
10 attempting to secure coverage through the Marketplace.

11 6. Robb informed Rundell that the Marketplace website was down; therefore, he  
12 was unable to obtain coverage for her through the Marketplace.

13 7. Robb provided Rundell a premium quote for a Limited Benefit Medical Plan  
14 ("Plan") which Robb referred to as a "Fixed Indemnity Plan" and "Platinum Plan." The plan  
15 was an off-Marketplace plan.

16 8. Robb repeatedly informed Rundell that she had thirty (30) days to review the  
17 Plan and that if Rundell decided she did not want the Plan, Rundell could cancel the Plan  
18 within thirty (30) days for a full refund of the premium.

19 9. The Certificate of Insurance sent to Rundell included a 10 Day "Right to Return  
20 This Certificate" provision, not thirty (30) days as Robb had assured Rundell.

21 10. During the March 31, 2014 phone call between Robb and Rundell, Robb also  
22 informed Rundell that both her doctors would be in-network under the Plan. Rundell's doctors  
23 did not accept the insurance that Robb sold her.

24

1 11. As a result of the Department's investigation of her complaint, Rundell was able  
2 to cancel the Core policy and receive a full refund of her premium in the amount of \$745.44.

3 **Robb's Arkansas Action**

4 12. On May 9, 2014, the Arkansas Insurance Department issued to Robb a Letter of  
5 Reprimand for failure to respond and for selling prior to license activation.

6 13. Robb failed to inform the Department about the Letter of Reprimand within 30  
7 days.

8 **CONCLUSIONS OF LAW**

9 1. The Interim Director has jurisdiction over this matter.

10 2. The Interim Director shall retain the authority to enforce Title 20 and impose any  
11 penalty or remedy authorized by Title 20 against any person who is under investigation for or  
12 charged with a violation of Title 20 even if the person's license has been surrendered or has  
13 lapsed by operation of law. A.R.S. § 20-295(H).

14 3. Robb's conduct, as described above, constitutes intentionally misrepresenting  
15 the terms of an actual or proposed insurance contract or application for insurance, within the  
16 meaning of A.R.S. § 20-295(A)(5).

17 4. Robb's conduct, as described above, constitutes a violation of any provision of  
18 Title 20, any rule, subpoena or order of the Director, within the meaning of A.R.S. § 20-  
19 295(A)(2).

20 5. Robb's conduct, as described above, constitutes using fraudulent, coercive or  
21 dishonest practices, or demonstrating incompetence, untrustworthiness or financial  
22 irresponsibility in the conduct of business in this State, within the meaning of A.R.S. § 20-  
23 295(A)(8).

24

1 6. Robb's conduct, as described above, constitutes failing to inform the director of  
2 any administrative action taken against the producer in another jurisdiction within thirty days  
3 after the final disposition, within the meaning of A.R.S. § 20-301(A).


4 7. Grounds exist for the Interim Director to deny, suspend, revoke, or refuse to  
5 renew Robb's insurance license, impose a civil penalty and/or order restitution pursuant to  
6 A.R.S. § 20-295(A) and (F).

7 **ORDER**

8 IT IS HEREBY ORDERED THAT:

9 Jared B. Robb's non-resident accident/health and life insurance producer license,  
10 Arizona license number 911256, is revoked, effective upon the filing of this Consent Order.

11 DATED this 27<sup>th</sup> day of February, 2017.

12   
13 \_\_\_\_\_  
14 LESLIE R. HESS, Interim Director  
15 Arizona Department of Insurance

16 **CONSENT TO ORDER**

17 1. Jared B. Robb has reviewed the foregoing Findings of Fact, Conclusions of Law  
18 and Order.

19 2. Jared B. Robb admits to the jurisdiction of the Director of Insurance, State of  
20 Arizona, and admits the foregoing Findings of Fact and consents to the entry of the foregoing  
21 Conclusions of Law and Order.

22 3. Jared B. Robb is aware of his right to notice and a hearing at which he may be  
23 represented by counsel, present evidence and examine witnesses. Jared B. Robb irrevocably  
24

1 waives his right to such notice and hearing and to any court appeals relating to this Consent  
2 Order.

3 4. Jared B. Robb states that no promise of any kind or nature whatsoever, except  
4 as expressly contained in this Consent Order, was made to induce him to enter into this  
5 Consent Order and that he has entered into this Consent Order voluntarily.

6 5. Jared B. Robb acknowledges that the acceptance of this Consent Order by the  
7 Director is solely to settle this matter against him and does not preclude any other agency,  
8 officer, or subdivision of this state including the Department from instituting civil or criminal  
9 proceedings as may be appropriate now or in the future not related to this matter.

10 6. Jared B. Robb acknowledges that this Consent Order is an administrative action  
11 that the Department will report to the National Association of Insurance Commissioners  
12 (NAIC). Jared B. Robb further acknowledges that he must report this administrative action to  
13 any and all states in which he holds an insurance license and must disclose this administrative  
14 action on any license application.

15  
16 2/27/2017  
Date

17   
\_\_\_\_\_  
JARED B. ROBB, Arizona License 911256

18  
19 E-FILE of the foregoing delivered electronically  
this 2nd day of February, 2017, to:

20 March  
ALJ Suzanne Marwil  
Office of Administrative Hearings

21  
22 //

23 //

24 //

1 COPY of the foregoing delivered same date to:

2 Mary Kosinski, Executive Assistant for Regulatory Affairs  
3 Steven Fromholtz, Assistant Director  
4 Gloria Barnes-Jackson, Supervisor  
5 Consumer Protection Division  
6 Arizona Department of Insurance  
7 2910 North 44th Street, Suite 210  
8 Phoenix, Arizona 85018

6 COPY mailed same date by Regular Mail  
7 and Certified Mail, Return Receipt Requested, to:

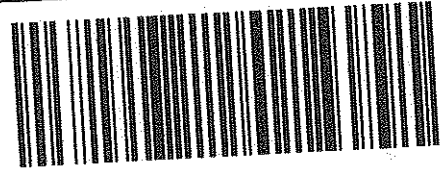
8 Jared B. Robb  
9 3803 SW 59<sup>th</sup> Avenue, Unit 3  
10 Davie, Florida 33314  
11 Respondent

10 COPY sent same date via electronic mail to:

11 Liane Kido  
12 Assistant Attorney General  
13 [Consumer@azag.gov](mailto:Consumer@azag.gov)  
14 Attorney for the Department of Insurance

14 *Madeline Scheiner*  
15 Madeline Scheiner  
16 5758338

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE.  
**CERTIFIED MAIL**



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