

FILED

JAN 23 2023

**Department of Insurance
State of Idaho**

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

JHOANNA REYES ESPINO-FORE,

Idaho Nonresident Producer License,
No. 4580243

Docket No. 18-4220-23

**SUMMARY ORDER REVOKING
IDAHO NONRESIDENT
INSURANCE PRODUCER LICENSE**

The Director of the Idaho Department of Insurance (“Director”) has received a final order in which the Insurance Commissioner of the state of California (“Commissioner”) revoked Jhoanna Reyes Espino-Fore’s (“Espino-Fore”) insurance producer license. For the reasons discussed below, the Director enters this Summary Order Revoking Espino-Fore’s Idaho Nonresident Producer License, No. 4580243.

FINDINGS OF FACT

1. On February 3, 2005, Espino-Fore was licensed in her home state of California as an insurance producer under California License No. 0E61060.
2. On August 24, 2022, the California Department of Insurance served Espino-Fore with an Administrative Accusation Statement. The Accusation Statement noted that on or about April 13, 2022, Espino-Fore plead guilty to, and was convicted of, violating California law by driving under the influence of drugs, driving with a suspended or revoked license, and possessing controlled substance.
3. California’s Accusation Statement noted that Espino-Fore was required to notify the

Commissioner of any changes in her “background information,”¹ including her mailing and email addresses, within thirty days. Espino-Fore failed to respond or file a “Notice of Defense” to the Accusation Statement and failed to provide updated contact information to the Commissioner.

4. On October 6, 2022, the Commissioner entered a final order that revoked Espino-Fore’s license and licensing rights, effective thirty days from the date of the order.

5. Espino-Fore has been licensed as an Idaho nonresident insurance producer since September 27, 2021.

CONCLUSIONS OF LAW

1. Per Idaho Code § 41-1016(2)(a), the Director shall, without hearing, suspend for up to 12 months, or revoke or refuse to continue, any license issued to a nonresident under title 41, chapter 10, Idaho Code, if the Director has received a final order of suspension, revocation, or refusal to continue from the insurance regulatory official or court of jurisdiction of the licensee’s home state.


2. These circumstances justify revoking Espino-Fore’s Idaho Nonresident Insurance Producer License under Idaho Code § 41-1016(2)(a).

ORDER

NOW, THEREFORE, IT IS ORDERED that Espino-Fore’s Idaho Nonresident Insurance Producer License is REVOKED, effective immediately.

DATED this 22nd day of January, 2023.

STATE OF IDAHO
DEPARTMENT OF INSURANCE


DEAN L. CAMERON
Director

¹ According to the Accusation, California Insurance Code Section 1729.2(c)(2) defined “Background information” as: “a misdemeanor or felony conviction; filing of felony criminal charges; an administrative action regarding a professional or occupational license; a licensee’s discharge or attempt to discharge; bankruptcy proceedings, insurance premium or fiduciary funds owed to any company; any admission or judicial finding or determination of fraud, misappropriation or conversion of funds, misrepresentation or breach of fiduciary duty.”

NOTIFICATION REGARDING REPORTABLE PROCEEDINGS

The administrative proceeding in which this order issued is reportable, and this order is a public record that may be disclosed to other states and reported to companies by which you are actively appointed. This information will be reported to the National Association of Insurance Commissioners (NAIC) and will appear in the Idaho Department of Insurance's online searchable database. Be aware that you must disclose this proceeding on any license application and must report it to any and all states in which you hold an insurance license.

NOTIFICATION OF RIGHTS

This is a final order of the agency. Any party may file a motion for reconsideration of this final order within 14 days of the service date of this order. The agency will dispose of the motion for reconsideration within 21 days of its receipt, or the motion will be considered denied by operation of law. *See* Idaho Code § 67-5246(4).

Any such motion for reconsideration shall be served on the Director of the Idaho Department of Insurance, addressed as follows:

Dean L. Cameron, Director
Idaho Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, ID 83720-0043

Pursuant to Idaho Code §§ 67-5270 and 67-5272, any party aggrieved by this final order or orders previously issued in this case may file a petition for judicial review in the district court of the county in which:

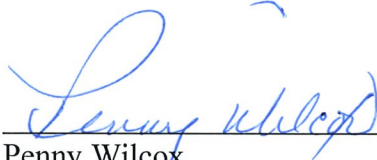
- i. A hearing was held;
- ii. The final agency action was taken;
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho; or
- iv. The real property or personal property that was the subject of the agency action is located.

A petition for judicial review must be filed within 28 days of: (a) the service date of this final order, (b) the service of an order denying motion for reconsideration, or (c) the failure within 21 days to grant or deny a motion for reconsideration, whichever is later. See Idaho Code § 67-5273. Filing a petition for judicial review does not, by itself, stay the effectiveness or enforcement of the order under appeal. Idaho Code § 67-5274.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 23rd day of January 2023, I caused a true and correct copy of the foregoing SUMMARY ORDER REVOKING IDAHO NONRESIDENT INSURANCE PRODUCER LICENSE to be served upon the following parties by the designated method(s):

Jhoanna Reyes Espino-Fore 263 Glendora Ave, Apt 1 Long Beach, CA 90803-3509	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> Email: jho4@me.com
Jhoanna Reyes Espino-Fore 1918 Riverside Dr. Los Angeles, CA 90039-3705	<input checked="" type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> Email: HPSlicensing@healthplan.com
Karl T. Klein Deputy Attorney General IDAHO DEPARTMENT OF INSURANCE 700 W. State St., 3 rd Floor PO Box 83720 Boise, ID 83720-0043	<input type="checkbox"/> First Class Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Facsimile <input checked="" type="checkbox"/> Email: karl.klein@doi.idaho.gov



Penny Wilcox