

FILED
OCT 07 2021
Department of Insurance
State of Idaho

BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE

STATE OF IDAHO

In the Matter of:

ZACHARY IRVING NAVO,
Idaho Nonresident Insurance Producer
License No. 784950

Docket No. 18-3977-21

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

The Director of the Idaho Department of Insurance (“Director”) has received notice of the entry of an order by the California Insurance Commissioner suspending the California resident insurance license issued to ZACHARY IRVING NAVO. Upon review of such order, and pursuant to Idaho Code § 41-1016(2)(a), the Director enters this Summary Order revoking NAVO’s Idaho Nonresident Insurance Producer License No. 784950.

FINDINGS OF FACT

1. NAVO, at all times relevant hereto, held a California resident insurance license.
2. On or about September 23, 2021, the California Insurance Commissioner issued an Order Suspending and Removing from Office and Employment with Production Agency, and Notice of Right to Hearing, in File No. GG202000144, suspending NAVO’s California resident insurance license based upon the filing of criminal charges against NAVO in the state of California for felonies involving insurance fraud.

3. NAVO has been licensed as an Idaho nonresident insurance producer, holding license number 784950, which was initially issued on July 14, 2020.

CONCLUSIONS OF LAW

4. Idaho Code § 41-1016(2)(a) provides that the Director shall, without hearing, suspend for not more than 12 months, or shall revoke or refuse to continue any insurance producer license issued under title 41, chapter 10, Idaho Code, where the Director has received a final order of suspension, revocation or refusal to continue issued by the insurance regulatory official or court of jurisdiction of the licensee's home state.

5. The Director finds that the above circumstances justify the revocation of NAVO's Idaho nonresident insurance producer license, pursuant to Idaho Code § 41-1016(2)(a).

ORDER

NOW, THEREFORE, IT IS ORDERED that Idaho Nonresident Insurance Producer License No. 784950 issued to NAVO is REVOKED effective immediately.

DATED this 7th day of October, 2021.

STATE OF IDAHO
DEPARTMENT OF INSURANCE



DEAN L. CAMERON
Director

NOTIFICATION REGARDING REPORTABLE PROCEEDINGS

This is considered a reportable administrative proceeding. As such, it is a public record and is public information 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 this proceeding must be disclosed on any license application and must be reported 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. The filing of a petition for judicial review does not itself stay the effectiveness or enforcement of the order under appeal. Idaho Code § 67-5274.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that, on this 3rd day of October, 2021, I caused a true and correct copy of the foregoing SUMMARY ORDER REVOKING IDAHO NONRESIDENT INSURANCE PRODUCER LICENSE to be served upon the following by the designated means:

Zachary Irving Navo
3932 W. Allen Court
Visalia, CA 93291

☒ first class mail
☐ certified mail
☐ hand delivery

Zachary Irving Navo
Navo Financial, Inc.
2405 South Court Street, Ste. A
Visalia, CA 93277

☒ first class mail
☐ certified mail
☐ hand delivery

Amguard Insurance Company
39 Public Square
P.O. Box A-H
Wilkes-Barre, PA 18703

☒ first class mail
☐ certified mail
☐ hand delivery

Norguard Insurance Company
39 Public Square
P.O. Box A-H
Wilkes-Barre, PA 18703

☒ first class mail
☐ certified mail
☐ hand delivery

Karl T. Klein
Lead Deputy Attorney General
Idaho Department of Insurance
700 W. State Street, 3rd Floor
P.O. Box 83720
Boise, ID 83720-0043

☐ first class mail
☐ certified mail
☒ hand delivery


Pamela Murray