BEFORE ERIN K. HUNTER
INSURANCE COMMISSIONER OF WEST VIRGINIA

In Re: Anna Jovien
(NPN 21768865)

Administrative Proceeding: 26-IC-189423

CONSENT ORDER

In lieu of holding an Administrative Hearing in this matter, the parties hereto have reached an accord and desire an agreed Consent Order to be entered accordingly. Anna Jovien, National Producer License #21768865, ("Respondent") understands and agrees that by consenting to this Consent Order she waives all rights to an administrative hearing and to judicial review of this matter. Respondent understands and agrees that by consenting to this Order she is agreeing to administrative action being taken against her producer license.

The Insurance Commissioner for the State of West Virginia (hereinafter "Commissioner") believes the entry of this Consent Order is appropriate and in the public interest.

JURISDICTION

The Commissioner has jurisdiction over the subject matter of this action and over Respondent, pursuant to W. Va. Code §§ 33-12-1, *et seq.*

W. Va. Code § 33-12-24(b) states (with relevant sections bolded):

> **(b)** The Insurance Commissioner may place on probation, suspend, revoke or refuse to issue or renew an insurance producer's license, solicitor's license or excess line broker's license, or may levy a civil penalty or any combination of actions, for any one or more of the following causes:
>
> > **(1)** Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(2) Violating any insurance laws, or violating any regulation, subpoena or order of the insurance commissioner or of another state's Insurance Commissioner;
(3) Obtaining or attempting to obtain a license through misrepresentation or fraud;
(4) Improperly withholding, misappropriating or converting any moneys or properties received in the course of doing insurance business;
(5) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance;
(6) Having been convicted of or pleaded nolo contendere to any felony;
(7) Been convicted of or pleaded nolo contendere to a misdemeanor in connection with his or her activities as an agent, solicitor, or excess line broker;
(8) Having admitted or been found to have committed any insurance unfair trade practice or fraud;
(9) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere;
(10) Having an insurance producer license, solicitor license, excess line broker license or its equivalent, denied, suspended or revoked in any other state, province, district or territory;
(11) Forging another's name to an application for insurance or to any document related to an insurance transaction or fraudulently procured a forged signature to an insurance application or any other document, knowing the signature to be forged;
(12) Improperly using notes or any other reference material to complete an examination for an insurance producer license;
(13) Knowingly accepting insurance business from an individual who is not licensed;
(14) Failing to comply with an administrative or court order imposing a child support obligation;
(15) Having a statutory lien recorded for failing to pay state income tax or comply with any administrative or court order directing payment of state income tax; or
(16) Obtained the license for the purpose of writing controlled business, as described in subdivision (7), subsection (a), section six [§ 33-12-6] of this article[.]

Pursuant to W. Va. Code § 33-12-24(e), in addition to or in lieu of any applicable denial, probation or revocation of a license, a person may, after hearing, be subject to a civil penalty not to exceed Five Thousand Dollars ($5,000.00) per violation.

Finally, W. Va. Code § 33-11-4(11) provides that it shall be an unfair trade practice for a person to "make false or fraudulent statements or representations on or relative to an application for an insurance policy, for the purpose of obtaining a fee, commission, money or other benefit from any insurer, agent, broker, or individual."

APPLICABILITY

This Consent Order applies to Respondent Producer License #21768865, issued pursuant to Chapter 33, Article 12 of the West Virginia Code.

EFFECT ON THIRD PARTIES

This Consent Order does not vest standing in any third party with respect to the terms hereof, nor create for any person, other than the parties hereto, a right to enforce its terms.

ALLEGED FACTS

The Insurance Commissioner has received evidence that Anna Jovien committed violations of W. Va. Code §§ 33-11-4(11), 33-12-24(b)(2), 33-12-24(b)(8), 33-12-24(b)(9), and 33-12-24(b)(11) while in the business of insurance in this State or elsewhere.

American Family Life Assurance Company ("AFLAC") filed a Termination for Cause against Respondent due to suspected fraudulent activity. AFLAC interviewed multiple consumers across several states who confirmed that they did not authorize issuance of the insurance policies and were unaware that coverage had been applied for in their names.

AFLAC reported two West Virginia consumers for which Respondent submitted fraudulent and unauthorized policy applications.

FINAL DISPOSITION

This Consent Order shall constitute the final disposition of the Commissioner's Administrative Proceeding 26-IC-189423.

MISCELLANEOUS PROVISIONS

Jurisdiction of this case is retained for enforcement of this Consent Order. Any party hereto may apply to the Commissioner for further orders and directions as may be necessary or appropriate for the construction and enforcement of this Consent Order. The remedies in this Consent Order are cumulative and in addition to any other remedies the Insurance Commissioner may have at law or equity. Nothing herein shall be construed to prevent the Commissioner from bringing any action for conduct not released hereunder, even though that conduct may also violate this Consent Order.

Respondent understands that this is an action taken against her license and will be reported to the RIRS database maintained by The National Association of Insurance Commissioners (NAIC).

ORDER

WHEREFORE, based upon the foregoing, it is the finding of the Insurance Commissioner that Respondent violated W. Va. Code §§ 33-11-4(11), 33-12-24(b)(8), 33-12-24(b)(9), and 33-12-24(b)(11). It is further ORDERED that Respondent's nonresident producer license be revoked and that she will be assessed an administrative fine of One Thousand Dollars ($1,000.00)

Entered this 5 day of August, 2026.

ERIN K. HUNTER
INSURANCE COMMISSIONER

Agreed to:

Anna Jovien
NPN# 21768865

On Behalf of the West Virginia Insurance Commissioner:

Andrew S. Ryan (WVSB #12813)
Attorney
Regulatory Compliance
State of West Virginia Offices of the Insurance Commissioner