

**SOUTH DAKOTA  
DEPARTMENT OF LABOR AND REGULATION  
DIVISION OF INSURANCE**

**IN THE MATTER OF  
JEFFREY FOSTER GOBLE  
LICENSEE**

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**FINAL DECISION  
INS 23-051**


After reviewing the record and the proposed order of the Hearing Examiner in this matter,

IT IS HEREBY ORDERED that pursuant to SDCL 1-26D-4, the Hearing Examiner's Proposed Findings of Fact, Conclusions of Law and Proposed Order, dated January 25, 2024, is adopted in full.

IT IS FURTHER ORDERED that the South Dakota Non-resident Insurance Producer License of Jeffrey Foster Goble will hereby be revoked.

Parties are hereby advised of the right to further appeal the final decision to Circuit Court within (30) days of receiving such decision, pursuant to the authority of SDCL 1-26.

Dated this 29 day of January, 2024.



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Marcia Hultman, Secretary  
South Dakota Department of Labor and Regulation  
123 W. Missouri Ave.  
Pierre, SD 57501

STATE OF SOUTH DAKOTA  
DEPARTMENT OF LABOR AND REGULATION

IN THE MATTER OF  
JEFFREY FOSTER GOBLE

INS 23-051

NOTICE OF ENTRY OF PROPOSED  
FINDINGS OF FACT, CONCLUSION OF LAW,  
AND DECISION AND FINAL DECISION

NOTICE IS HEREBY GIVEN, that attached hereto, is a true and correct copy of the Proposed Findings of Fact, Conclusions of Law, and Decision, and Final Decision entered by Marcia Hultman, Secretary of the South Dakota Department of Labor and Regulation, on January 29, 2024.

Dated this 30<sup>th</sup> day of January, 2024.



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Lisa M. Harmon  
Legal Counsel  
South Dakota Division of Insurance  
124 S. Euclid Ave., 2<sup>nd</sup> Floor  
Pierre, SD 57501  
(605) 773-3563

## CERTIFICATE OF SERVICE

I, Lisa Harmon, the undersigned, do hereby certify that on the date shown below, a true and correct copy of the Proposed Findings of Fact, Conclusions of Law, and Decision, and Final Decision with respect to the above-entitled action was sent U.S. Certified Mail, U.S. First Class Mail, and electronic mail thereon, to the following:

JEFFREY FOSTER GOBLE  
6820 Susanna Ct.  
Citrus Heights, CA, 95621-4267  
[JEFFGOBLE@live.com](mailto:JEFFGOBLE@live.com)

COVENTRY HEALTH & LIFE INS CO  
Attn: Regulatory Resolution Team  
151 Farmington Ave AN34  
Hartford, CT 06156-7003

SILVERSCRIPT INS CO  
Caitlin Gould  
9501 E Shea Blvd  
Scottsdale, AZ 85260-6719

Dated this 30<sup>th</sup> day of January, 2024 in Pierre, South Dakota.



\_\_\_\_\_  
Lisa M. Harmon  
Legal Counsel  
South Dakota Division of Insurance  
124 S. Euclid Ave., 2<sup>nd</sup> Floor  
Pierre, SD 57501  
(605) 773-3563

**STATE OF SOUTH DAKOTA  
OFFICE OF HEARING EXAMINERS**

**IN THE MATTER OF  
JEFFREY FOSTER GOBLE**

**INS 23-051  
PROPOSED DECISION**

This matter came for hearing before the Office of Hearing Examiners on January 8, 2024, pursuant to a Notice of Hearing issued by the South Dakota Division of Insurance (“Division”) on December 11, 2023. Lisa M. Harmon appeared as counsel for the Division. Jeffrey Foster Goble did not appear, either in person or through counsel. The Division admitted its Exhibits 1 through 6 into evidence and moved that the Hearing Examiner enter these Proposed Findings of Fact, Conclusions of Law, and Proposed Decision as a default disposition to this contested case.

**ISSUE**

Whether the Non-Resident Insurance Producer License of Jeffrey Foster Goble should be revoked due to violating the insurance laws of South Dakota; using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in another state; having insurance producer license suspended in another state; failing to timely report administrative actions to the Division; and failing to timely respond to the Division, in violation of SDCL 58-30-167(2), (8), & (9), 58-30-193, 58-33-66, and 58-33-68.

**FINDINGS OF FACT**

1. Jeffrey Foster Goble is licensed by the Division as an insurance producer on July 11, 2019. The license is currently active. (Exhibit 1).
2. Jeffrey Foster Goble was subject to an administrative action in the states of Illinois and Indiana. (Exhibits 2 and 3).
3. On November 4, 2022, the State of Illinois fined Jeffrey Foster Goble due to intentionally misrepresenting the terms of an application for insurance, and demonstrating incompetence, untrustworthiness, in the conduct of business. (Exhibit 2).
4. On February 8, 2023, the State of Indiana suspended Jeffrey Foster Goble’s insurance producer license. (Exhibit 3).
5. Jeffrey Foster Goble did not timely report the administrative action to the Division within 30 days.

6. The Division sent inquiries to Jeffrey Foster Goble on April 5, 2023, May 12, 2023, and July 19, 2023, at the address of record regarding the licensure matters. (Exhibits 4-6).
7. Jeffrey Foster Goble did not respond to the Division's inquiries. (Exhibits 4-6).
8. Any additional Findings of Fact included in the Reasoning section of this decision are incorporated herein by reference.
9. To the extent any of the foregoing are improperly designated and are instead conclusions of law, they are hereby redesignated and incorporated herein as conclusions of law.

### REASONING

This case involves a request by the Division to revoke the South Dakota Non-Resident Insurance Producer's License of Jeffrey Foster Goble. As a consequence of the potential loss of Respondent's livelihood from the lack of licensure, the burden of proof in this matter is higher than the preponderance of evidence standard, which applies in a typical administrative hearing. "In matters concerning the revocation of a professional license, we determine that the appropriate standard of proof to be utilized by an agency is clear and convincing evidence." *In re Zar*, 434 N.W.2d 598, 602 (S.D. 1989). Our Supreme Court has defined "clear and convincing evidence" as follows:

The measure of proof required by this designation falls somewhere between the rule in ordinary civil cases and the requirement of our criminal procedure, that is, it must be more than a mere preponderance but not beyond a reasonable doubt. It is that measure or degree of proof which will produce in the mind of the trier of facts a firm belief or conviction as to the allegations sought to be established. The evidence need not be voluminous or undisputed to accomplish this.

*Brown v. Warner*, 78 S.D. 647, 653, 107 NW2d 1, 4 (1961).

SDCL 58-30-193 states that "[A]n insurance producer shall report to the director any administrative action taken against the insurance producer in another jurisdiction... within thirty days of the final disposition of the matter. This report shall include a copy of the order, consent order, or other relevant legal documents." SDCL 58-33-66(1) requires Jeffrey Foster Goble to respond to the Division and supply requested documents within twenty days from the receipt of a request. In addition, the Division considers SDCL 58-30-167 (shown in pertinent part) as follows:

The director may... revoke or refuse to continue, any license issued under this chapter... after a hearing... The director may... revoke... an insurance producer's license... for any one or more of the following causes:

- (2) Violating any insurance laws or rules, subpoena, or order of the director or of another state's insurance director, commissioner, or superintendent;
- (8) Using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere;
- (9) Having an insurance producer license, or its equivalent, denied, suspended, or revoked in any other state, province, district, or territory;

The evidence indicates that Jeffrey Foster Goble violated the insurance laws of South Dakota and other jurisdictions; used fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in another state; had a license suspended in another jurisdiction; failed to report the actions; and failed to respond to Division inquiries regarding the actions. Applying the law to the Findings of Fact, it is clear the Non-Resident Insurance Producer License of Jeffrey Foster Goble is subject to revocation and should be revoked.

#### **CONCLUSIONS OF LAW**

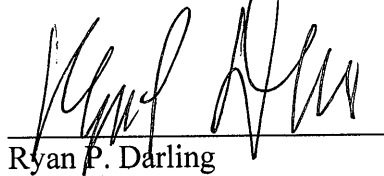
1. The Division has jurisdiction over Jeffrey Foster Goble and the subject matter of this contested case. The Office of Hearing Examiners is authorized to conduct the hearing and issue a proposed decision pursuant to SDCL 1-26D-4.
2. The Division bears the burden of establishing the alleged statutory violations by clear and convincing evidence.
3. The Division established by clear and convincing evidence that Jeffrey Foster Goble violated SDCL 58-30-193.
4. The Division established by clear and convincing evidence that Jeffrey Foster Goble violated SDCL 58-33-66.
5. The Division established by clear and convincing evidence that the South Dakota Non-Resident Insurance Producer License Jeffrey Foster Goble is subject to revocation pursuant to SDCL 58-30-167(2), (8), and (9).
6. Any additional Conclusions of Law included in the Reasoning section of this decision are incorporated herein by reference.
7. To the extent any of the foregoing are improperly designated and are instead findings of fact, they are hereby redesignated and incorporated herein as Findings of Fact.

Based on the above Findings of Fact, Reasoning, and Conclusions of Law, the Hearing Examiner enters the following:

**PROPOSED DECISION**

The South Dakota Non-Resident Insurance Producer License of Jeffrey Foster Goble should be revoked.

Dated this 25 day of January 2024.



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Ryan P. Darling  
Hearing Examiner  
Office of Hearing Examiners  
523 East Capitol Avenue  
Pierre, SD 57501

**CERTIFICATE OF SERVICE**

I certify on January 25, 2024, at Pierre, South Dakota, a true and correct copy of this Proposed Decision was mailed to each of the parties below.

  
Julie McClelland  
Office of Hearing Examiners

Jeffrey Foster Goble  
6820 Susanna Ct.  
Citrus Heights, CA 95621-4267

Coventry Health & Life Ins. Co.  
Attn: Regulatory Resolution Team  
151 Farmington Ave., AN34  
Hartford, CT 06156-7003

Silverscript Insurance Co.  
Caitlin Gould  
9501 E. Shea Blvd.  
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