



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

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COMMISSIONER OF INSURANCE

In re: Jaclyn Escobar, Massachusetts Insurance Producer License No. 1928140

ORDER REVOKING LICENSE

Jaclyn Escobar was first licensed as a Massachusetts Resident insurance producer on or about January 18, 2013. Pursuant to G.L. c. 175, §162L (a)(4), as a condition of licensure, Escobar is required to pay a fee. On or about September 25, 2015 she applied to renew her producer license through the National Insurance Producer Registry (“NIPR”).¹

In connection with her 2015 renewal, Escobar paid a fee of \$530.00 by electronic check to the NIPR. According to the NIPR billing department, Escobar’s electronic check was returned for insufficient funds. On or about October 12, 2015, the NIPR notified Escobar that, in addition to the filing fee, she now owed a returned check fee, for a total of \$555.00. Subsequently, NIPR notified Escobar that she also owed a late payment fee, and invoiced her for a total of \$599.40.

The NIPR also advised the Massachusetts Division of Insurance (“Division”) that Escobar had failed to pay the licensing fee and, on February 25, 2016, the Division’s Director of Producer Licensing sent Escobar a letter instructing her to make payment

¹ Pursuant to G.L. c. 175, §162M (g), the Commissioner of Insurance (“Commissioner”) may contract with non-governmental entities, included the National Association of Insurance Commissioners or any affiliates or subsidiaries that it oversees, to perform ministerial functions, including collecting fees, that are related to producer licensing. NIPR is one such affiliate or subsidiary. Pursuant to a contract with the Commissioner, NIPR accepts and processes producer license applications and renewals, including collecting applicant fees.

directly to the NIPR. On or about July 8, 2016, the NIPR advised Escobar that her payment remained outstanding and that she had been blocked from using NIPR services until the fees were paid in full.

On July 28, 2016, the Division filed an Order to Show Cause (“OTSC”) against Escobar that alleged, among other things, that her licensing fee remained outstanding.² In her response to the OTSC, dated August 10, 2016, Escobar admitted that she had not paid the fee but that she would do so.³

Pursuant to G.L. c. 30A, §13, no agency shall revoke or refuse to renew a license unless it licensee has first been afforded an opportunity for a hearing. In pertinent part, the section does not apply “Where the revocation, suspension or refusal to renew is based solely upon failure of the licensee.....to pay lawfully prescribed fees....” The documents filed as exhibits to the OTSC and Escobar’s statements in that proceeding amply confirm that Escobar has failed, for over a year, to pay her licensing fee and associated fees.

Because Escobar has not satisfied the conditions for renewal of her Massachusetts Insurance Producer license, it is hereby revoked, effective immediately. Escobar is to return any license in her possession, custody or control to the Division by the close of business on November 4, 2016.

Issued: October 28, 2016

Daniel R. Judson
Commissioner of Insurance

² The docket number is E2016-11. It remains open.

³At the prehearing conference held in the administrative proceeding against Escobar, she again confirmed that she had not paid these fees but would do so. In an order dated September 16, 2016, the presiding officer ordered Escobar, by September 21, 2016, to provide evidence that the NIPR had been paid. She failed to do so. This revocation order is independent of the administrative proceeding; pursuant to G.L. c. 175, §162R (e), the Commissioner has the authority to enforce the statutory provisions relating to insurance licensing, c. 175, §§162H through 162X, even if the person is no longer licensed.