

1 been licensed by the Insurance Commissioner to act as an Accident and Health Agent
2 and a Life Only Agent; and previously, from August 31, 2000 through December 31,
3 2007, HERITAGE was licensed by the Insurance Commissioner to act as a Life Agent;
4 and

5 WHEREAS, on July 12, 2011, following a hearing in Hearing Numbers LGL-
6 0002123-H and LGL-0002131-H, the Lieutenant Governor/Director of State of Ohio
7 Department of Insurance issued an Order revoking the agent licenses of JEFFREY
8 LEWIS NORMAN and HERITAGE, for having violated Ohio Revised Code sections
9 3905.14(B)(9); 3905.14(B)(18); and 3905.22(A); and

10 WHEREAS, California Insurance Code section 1669(d), in conjunction with
11 sections 1738 and 1739, authorize the Insurance Commissioner to revoke, without
12 hearing, the licenses and licensing rights of a person or organization that has had a
13 previously issued professional, occupational, or vocational license suspended or revoked
14 for cause by any licensing authority, on grounds that should preclude the granting of a
15 license by the Insurance Commissioner; and

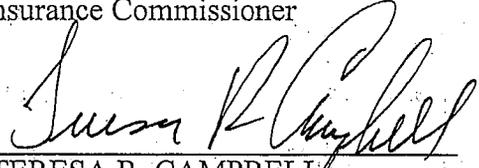
16 WHEREAS, the Commissioner believes that JEFFREY LEWIS NORMAN and
17 HERITAGE pose a threat of harm to the public in that: (1) On or about July 1, 2008, a
18 Consent Judgment issued in *State ex. rel. Cooper v. American Family Prepaid Legal*
19 *Corp., et.al.* in State of North Carolina General Court of Justice Superior Court Division
20 case number 06CVS 07428, pursuant to which, JEFFREY LEWIS NORMAN and
21 HERITAGE were enjoined from selling prepaid legal plans or any estate planning
22 documents within North Carolina or to North Carolina residents, selling insurance
23 products within North Carolina or to North Carolina residents and engaging in activities
24 in North Carolina that constitute the unauthorized practice of law; and HERITAGE
25 violated the Consent Judgment by failing to pay the State of North Carolina any part of
26 the \$7,000,000.00 it was ordered to pay pursuant to the terms of the Consent Judgment;
27 and (2) In *Columbus Bar Assn v. American Prepaid Legal Corp.* (2009) 123 Ohio St.3d
28 353, which is attached to the July 12, 2011 Order of the Lieutenant Governor/Director of

1 State of Ohio Department of Insurance and made a part thereof, the Ohio Supreme Court
2 found that JEFFREY LEWIS NORMAN and HERITAGE engaged in the unauthorized
3 practice of law, in violation of the consent agreement that they entered into in March
4 2003, and the Court imposed a civil penalty of \$6,387,990.00 assessed jointly and
5 severally against JEFFREY LEWIS NORMAN, HERITAGE, and others. To date, in
6 violation of the Ohio Supreme Court's orders, no portion of the civil penalty has been
7 paid to the Supreme Court of Ohio. This failure to pay the civil penalty has resulted in
8 the Supreme Court of Ohio filing *Supreme Court of Ohio v. Heritage Marketing and*
9 *Insurance Services, Inc. and Jeffrey Lewis Norman*, Superior Court of California,
10 County of Orange case Number 30-2010-00388985, in order to collect on the Ohio
11 judgment;

12 NOW, THEREFORE, pursuant to the authority of California Insurance Code
13 section 1669(d), in conjunction with sections 1738 and 1739, the Insurance
14 Commissioner hereby orders that the licenses and licensing rights of JEFFREY LEWIS
15 NORMAN and HERITAGE be, and the same hereby are, REVOKED, effective 30 days
16 from the date of this order.

17
18 IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official
19 seal this 27th day of July, 2011.

20 DAVE JONES
21 Insurance Commissioner

22
23 By 
24 TERESA R. CAMPBELL
25 Assistant Chief Counsel
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