

# STATE OF COLORADO

## DEPARTMENT OF REGULATORY AGENCIES

Tambor Williams  
Executive Director

## DIVISION OF INSURANCE

David F. Rivera  
Commissioner of Insurance  
1560 Broadway, Suite 850  
Denver, CO 80202



Bill Owens  
Governor

November 18, 2005

Lori Kalow  
72 Overlook Dr.  
Gunnison, CO 81230

**RE:** Final Agency Order regarding your Insurance Producer License

Dear Ms Kalow:

The Division of Insurance Hearing Officer, Tom Abel, entered an Initial Decision in the captioned proceeding on September 9, 2005. No exceptions were filed, and the initial decision became the Final Agency Order of the Division of Insurance on October 10, 2005.

Your license and authority to write insurance in the State of Colorado has been suspended effective October 10, 2005.

You are also required to pay the license continuation fee, as provided by, § 10-2-413, C.R.S., during the suspension period. Your license will be discontinued pursuant to § 10-2-408(4), C.R.S. if you fail to timely pay the license continuation fee.

Pursuant to § 24-4-106(4), C.R.S., a party wishing to seek judicial review of the Division of Insurance's Final Agency Order must commence an action for judicial review in the Denver District Court within thirty (30) days of the date of this Final Agency Order. If you do not timely commence judicial review you may be barred from seeking any judicial relief from this Final Agency Order.

Sincerely,

George Mozealous

cc: Steve Smith, Asst. A.G.

*"The Mission of the Division of Insurance is Consumer Protection"*

General Number: (303) 894-7499 / Consumer Complaints: (303) 894-7490 / Toll Free 1-800-930-3745 / FAX: (303) 894-7455

Producer Licensing/Promisor: 1-800-275-8247 / V/TDD For the Deaf or Hearing Impaired: (303) 894-7880

<http://www.dora.state.co.us/insurance>

BEFORE THE COLORADO DIVISION OF INSURANCE

STATE OF COLORADO

Division Tracking No. 154389

Division Order No. PL-06-92

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**INITIAL DECISION AND RECOMMENDATIONS**

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**IN THE MATTER OF THE ORDER TO SHOW CAUSE WHY THE INSURANCE PRODUCER LICENSE OF LORI L. KALOW (RPI 91237) SHOULD NOT BE SUSPENDED FOR FAILURE TO COMPLY WITH THE CONTINUING EDUCATION REQUIREMENT OF § 10-2-301, C.R.S.**

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On July 13, 2005, the Colorado Division of Insurance (“Division”) mailed to the above named licensee an Order to Show Cause why the licensee’s insurance producer license should not be suspended for failure to complete the continuing education requirements for the twenty-four month period of January 1, 2003 – December 31, 2004 as required by § 10-2-301(1), C.R.S. The respondent’s written response to the Order to Show Cause was due no later than thirty (30) days after the date the Order to Show Cause was mailed to the licensee.

**INITIAL DECISION and RECOMMENDATIONS**

The licensee failed to timely file an answer to the Order to Show Cause. The Hearing Officer finds that the licensee failed to prove by a preponderance of the evidence that the licensee had complied with the continuing education requirement for the period named above. It is the Initial Decision and Recommendation of the Hearing Officer that the licensee’s insurance producer license be suspended until the licensee provides satisfactory proof to the Division that the licensee has met the continuing education requirement for the period named above, and for all subsequent continuing education compliance periods. During the period of the suspension licensee shall pay the continuation fee required by § 10-2-413, C.R.S. If the licensee fails to timely pay the license continuation fee, the licensee’s insurance producer license shall be discontinued pursuant to § 10-2-408(4), C.R.S. and the licensee will be required to reapply for licensure upon providing satisfactory proof of compliance with the continuing education requirement.

Pursuant to § 24-4-105(14)(a)(II), C.R.S., if you wish to contest the Hearing Officer's Initial Decision, you must file exceptions with the Commissioner of Insurance, 1560 Broadway, Suite 850, Denver, CO 80202, within thirty (30) days of service of this Initial Decision. If you do not timely file exceptions this Initial Decision will become a Final Agency Order of the Commissioner of Insurance. Pursuant to § 24-4-105(15), C.R.S., Commissioner's designee to review in connection with your exceptions within twenty (20) days of the date of this Initial Decision.

DATED this 9<sup>TH</sup> day of September 2005.

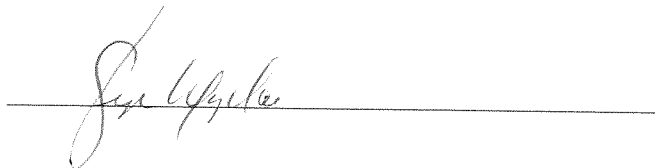


THOMAS ABEL  
Hearing Officer

CERTIFICATE OF SERVICE

This is to certify that I have duly served the within INITIAL DECISION upon all parties herein by depositing copies of same in the United States mail, first-class postage prepaid, at Denver, Colorado, this 9<sup>TH</sup> day of SEPTEMBER 2005 addressed as follows:

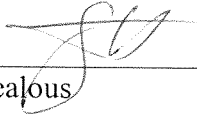
LORI L KALOW  
72 OVERLOOK DRIVE  
GUNNINSON, CO 81230



**CERTIFICATE OF MAILING**

This is to certify that I have duly served the within ***Final Agency Order In The Matter Of The Insurance Producer License of Lori Kalow***, upon all parties herein by depositing copies of same in the United States mail at Denver, Colorado, this 18<sup>th</sup> day of November 2005, addressed to:

Lori Kalow  
72 Overlook Dr.  
Gunnison, CO 81230

  
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George Mozealous