

STATE OF ARIZONA  
Department of Insurance and Financial Institutions  
**FILED** November 28, 2023 by AS

**STATE OF ARIZONA**

**DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS**

In the Matter of:

**No. 23A-083-INS**

**SERVANDO LOPEZ**  
(National Producer No. 19543096)

**CONSENT ORDER**

**ALL ABOUT ROOFING LLC**  
(National Producer No. 20319173)

Respondents.

The Arizona Department of Insurance and Financial Institutions (“Department”) has received evidence that Servando Lopez (“Lopez”) and All About Roofing LLC (the “Company,” collectively “Respondents”) violated provisions of Arizona Revised Statutes (“A.R.S.”) Title 20. Respondents wish to resolve this matter without the commencement of formal proceedings, and admit the following Findings of Fact are true, and consent to the entry of the following Conclusions of Law and Order.

**FINDINGS OF FACT**

1. Lopez is, and was at all material times, licensed as an Arizona resident public adjuster, license number 19543096. The Department first licensed Lopez on June 18, 2020. Lopez’s license is scheduled to expire on November 30, 2027.

2. Lopez’s business and mailing address of record with the Department is 12828 West Peoria Avenue, El Mirage, Arizona 85335. Lopez’s e-mail addresses of record with the Department are [jsrenovations1@hotmail.com](mailto:jsrenovations1@hotmail.com) and [servandorodeo@yahoo.com](mailto:servandorodeo@yahoo.com).

3. The Company is, and was at all material times, licensed as an Arizona business

1 entity public adjuster, license number 20319173. The Department first licensed the  
2 Company on May 2, 2022. The Company's license is scheduled to expire on May 31, 2026.

3 4. The Company's business and mailing address of record with the Department is  
4 13260 West Foxfire Drive, Suite #10, Surprise, Arizona 85378. The Company's business e-  
5 mail address of record with the Department is [servandorodeo@yahoo.com](mailto:servandorodeo@yahoo.com).

6 5. Lopez is the designated responsible licensed producer of the Company.

7 6. On or about August 14, 2023, American Family Insurance Company filed a  
8 complaint with the Department alleging that the Company used an unlicensed contractor who  
9 negotiated a roof replacement claim on behalf of a consumer.

10 7. The Department commenced an investigation into this matter. The  
11 Department's investigation found the following:

12 a) On or about July 1, 2023, consumer J.P. signed a Letter of Representation  
13 with the Company "to advise, and assist in the adjustment process and  
14 provide after settlement services arising from [the] claim." The Letter of  
15 Representation, on behalf of the Company, was signed by Devin Nygaard  
16 (Mr. Nygaard"), who represented himself as a public adjuster in the  
17 contract.

18 b) Mr. Nygaard is a managing member and a co-owner of the Company.

19 c) Mr. Nygaard is not, nor was he ever, licensed as a public adjuster with the  
20 Department.

21 d) On or about October 11, 2023, the Department conducted a virtual  
22 examination under oath ("EUO") of Lopez. Mr. Nygaard participated in

1 the EUO. During the EUO, Lopez and Mr. Nygaard stated that they, their  
2 contractors, the Company's canvassers, and office administrators all  
3 participate in the processes on behalf of the Company. They advised that  
4 the canvassers and administrators assist in the solicitation of the Company's  
5 services, the scheduling of appointments with homeowners, data entry, and  
6 basic communications between the Company and insurers and/or  
7 homeowners. Mr. Nygaard primarily met with homeowners to review and  
8 sign public adjusting agreements and met with the insurers' adjusters to  
9 assess damages. Lopez confirmed that all public adjusting contracts are  
10 either digitally pre-signed with his name listed as an adjuster or signed by  
11 Mr. Nygaard as a public adjuster. Lopez and Mr. Nygaard stated that they  
12 believed that the Company's public adjuster license allowed Mr. Nygaard  
13 individually to review and sign contracts with homeowners, despite Mr.  
14 Nygaard not being licensed as a public adjuster.

### 15 CONCLUSIONS OF LAW

16 8. The Director of the Department ("Director") has jurisdiction over this matter.

17 9. Respondents' conduct, as described above, constitutes a violation of Title 20 or  
18 any rule, subpoena or order of the Director, within the meaning of A.R.S. § 20-295(A)(2).

19 10. Respondents' conduct, as described above, constitutes acting as or claiming to  
20 be an adjuster by a person who is not licensed as an adjuster. A.R.S. § 20-321.01(A).

21 11. Lopez, as the Company's designated producer, should have known of the  
22 violations and did not take reasonable corrective action. A.R.S. § 20-295(B)(2).

1 12. Grounds exist, in addition to or instead of any suspension or revocation for the  
2 Director to impose a civil penalty of not more than \$250.00 for each unintentional failure or  
3 violation up to an aggregate civil penalty of \$2,500.00. A.R.S. § 20-295(F).

4 **ORDER**

5 **IT IS HEREBY ORDERED THAT:**

6 Servando Lopez and All About Roofing LLC shall immediately pay to the  
7 Department a civil money penalty in the amount of one thousand two hundred fifty dollars  
8 (\$1,250.00). Respondents are jointly and severally responsible for the payment.

9 Effective this 28<sup>th</sup> day of November, 2023.

10 *Barbara D. Richardson*

11 Barbara D. Richardson  
12 Cabinet Executive Officer  
13 Executive Deputy Director  
14 Arizona Department of Insurance and Financial Institutions  
15  
16  
17  
18  
19  
20  
21  
22

**CONSENT TO ORDER**

1  
2           1.       Respondents acknowledge that they have been served with a copy of the  
3 foregoing Consent Order in the above-referenced matter, have read it, are aware of their right  
4 to an administrative hearing in this matter and have knowingly and voluntarily waived that  
5 right.

6           2.       Respondents accept the personal and subject matter jurisdiction of the  
7 Department over them in this matter.

8           3.       Respondents acknowledge that no promise of any kind or nature has been  
9 made to induce them to sign the Consent to Order and they have done so knowingly and  
10 voluntarily.

11           4.       Respondents acknowledge and agree that the acceptance of this Consent to  
12 Order by the Director is solely to settle this matter and does not preclude the Department  
13 from instituting other proceedings as may be appropriate now or in the future. Furthermore,  
14 and notwithstanding any language in this Consent Order, this Consent Order does not  
15 preclude in any way any other state agency or officer or political subdivision of this state  
16 from instituting proceedings, investigating claims, or taking legal action as may be  
17 appropriate now or in the future relating to this matter or other matters concerning  
18 Respondents, including but not limited to violations of Arizona’s Consumer Fraud Act.  
19 Respondents acknowledge that, other than with respect to the Department, this Consent  
20 Order makes no representations, implied or otherwise, about the views or intended actions of  
21 any other state agency or officer or political subdivision of the state relating to this matter or  
22 other matters concerning Respondents.

1  
2  
3  
4  
5  
6  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22

5. Respondents acknowledge and agree that failure to correct the violations set forth above in this Consent Order, or any repeat findings of the above violations in the future, can result in disciplinary action which may include a greater civil money penalty and suspension or revocation of their licenses.

6. Respondents waives all rights to seek an administrative or judicial review or otherwise to challenge or contest the validity of this Consent Order and its accompanying parts before any court of competent jurisdiction.

7. Respondents acknowledge that this Consent Order is an administrative action that the Department will report to the National Association of Insurance Commissioners (NAIC). Respondents further acknowledge that they must report this administrative action to any and all states in which Respondents hold an insurance license and must disclose this administrative action on any license application.

8. Servando Lopez represents that he is authorized to enter into this Consent Order on behalf of All About Roofing LLC.

11/13/2023  
Date

Servando Lopez  
Servando Lopez  
(NPN License No. 19543096)

11/13/2023  
Date

Servando Lopez  
All About Roofing LLC  
(NPN License No. 20319173)  
Servando Lopez, Designated Responsible Licensed Producer

1 **COPY** of the foregoing delivered by E-mail  
this 29<sup>th</sup> day of November, 2023, to:

2

Servando Lopez and  
3 All About Roofing LLC  
[jsrenovations1@hotmail.com](mailto:jsrenovations1@hotmail.com)  
4 [servandorodeo@yahoo.com](mailto:servandorodeo@yahoo.com)

5

Respondents

6

**COPY** of the foregoing delivered/mailed same date, to:

7

Deian Ousounov, Assistant Director  
7 Gio Espinosa, Regulatory Legal Affairs Officer  
Ana Starcevic, Paralegal Project Specialist  
8 Catherine M. O'Neil, Consumer Legal Affairs Office  
Steven Fromholtz, Division Manager, Licensing Division  
9 Aqueelah Currie, Licensing Supervisor  
Rachel Smith, Investigator  
10 Linda Lutz, Legal Assistant, Licensing Division  
Arizona Department of Insurance and Financial Institutions  
11 100 North 15th Avenue, Suite 261  
Phoenix, Arizona 85007-2630

12

*Ana Starcevic*

13

14

15

16

17

18

19

20

21

22