



1           4.      On or about March 31, 1998, AFIA filed an Amendment to its Articles of Organization  
2 with the Arizona Corporation Commission changing its name from AFIA to AmerMex Insurance  
3 Agency, L.L.C.

4           5.      On or about March 31, 1998, AFIA notified the Department that its name had been  
5 changed to AmerMex.

6           6.      On or about August 23, 1999, AmerMex submitted an application to renew its life and  
7 disability insurance agency license that was due to expire effective September 30, 1999.

8           7.      AmerMex represents that it inadvertently failed to renew its property and casualty  
9 insurance agency license. The license expired effective September 30, 1998.

10          8.      On or about March 24, 2000, AmerMex submitted a new application for a property and  
11 casualty insurance agency license that was subsequently issued by the Department effective March 24,  
12 2000.

13          9.      AmerMex was not licensed to transact property and casualty insurance in Arizona from  
14 October 1, 1998 through March 23, 2000. During that period, AmerMex wrote 2,207 policies with a  
15 premium of \$1,079,905.28 and commissions of \$158,141.33.

16                                                           **CONCLUSIONS OF LAW**

- 17          1.      The Director has jurisdiction over this matter.
- 18          2.      Respondent's conduct constitutes acting as or holding itself out to be an agent, within  
19 the meaning of A.R.S. §20-287(A).
- 20          3.      Respondent's conduct constitutes the receipt of compensation, fee or commission in  
21 connection with insurance transacted in this state without being licensed at the time of the transaction,  
22 within the meaning of A.R.S. §20-311(A).

1 4. Grounds exist to suspend, revoke or refuse to renew Respondent's license and/or  
2 impose a civil penalty upon him pursuant to A.R.S. §§20-316(A) and 20-316(C)

3 **ORDER**

4 IT IS HEREBY ORDERED THAT Respondent shall pay a civil penalty in the amount of one  
5 thousand dollars (\$1,000) to the Director payable upon the entry of this Order for remission to the State  
6 Treasurer for deposit in the State General Fund.

7 DATED AND EFFECTIVE this 29<sup>th</sup> day of March, 2001.

8 

9 \_\_\_\_\_  
10 CHARLES R. COHEN  
11 Director of Insurance

12 **CONSENT TO ORDER**

13 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law and  
14 Order.

15 2. Respondent admits the jurisdiction of the Director of Insurance, State of Arizona, and  
16 admits the foregoing Findings of Fact and consents to the entry of the foregoing Conclusions of Law  
17 and Order.

18 1. Respondent is aware of its right to notice and a hearing at which it may be represented  
19 by counsel, present evidence and examine witnesses. Respondent irrevocably waives its right to such  
20 notice and hearing and to any court appeals relating to this Consent Order.

21 2. Respondent states that no promise of any kind or nature whatsoever, except as expressly  
22 contained in this Consent Order, was made to it to induce it to enter into this Consent Order and that it  
23 has entered into this Consent Order voluntarily.

1           3.       Respondent acknowledges that the acceptance of this Consent Order by the Director is  
2 solely to settle this matter against it and does not preclude any other agency, officer, or subdivision of  
3 this state from instituting civil or criminal proceedings as may be appropriate now or in the future.

4  
5 AmerMex Insurance Agency, LLC

6 3/28/01  
7       Date

By Claudia E. J. Moreno  
8 Its General Manager

9 COPIES of the foregoing mailed/delivered  
10 this 29th day of March, 2001, to:

11 AmerMex Insurance Agency, L.L.C.  
12 3620 E. Thomas Road, #C-135  
13 Phoenix, Arizona AZ 85018

14 American International South Insurance Company  
15 70 Pine Street  
16 New York, NY 10270

17 American Summit Insurance Company  
18 7301 Ohms Lane, Suite 355  
19 Minneapolis, MN 55439-2336

20 Hartford Casualty Insurance Company  
21 Hartford Plaza  
22 Hartford, CT 06115

23 National Flood Insurance Program  
24 P. O. Box 6464  
Rockville, MD 20849


Progressive Casualty Insurance Company  
Box W33, 6300 Wilson Mills Road  
Mayfield Village, OH 44143-2128

Scottsdale Insurance Company  
P. O. Box 4110  
Scottsdale, AZ 85261

1 Valley Forge Life Insurance Company  
CNA Plaza  
2 Chicago, IL 60685

3 Victoria Automobile Insurance Company  
Attn: Assunta Rossi  
4 5915 Landerbrook Drive, Suite 210  
Cleveland, OH 44124-4058

5 Sara M. Begley, Deputy Director  
6 Gerrie L. Marks, Executive Assistant for Regulatory Affairs  
Mary Butterfield, Assistant Director  
7 Catherine M. O'Neil, Consumer Legal Affairs Officer  
Maureen J. Catalioto, Supervisor  
8 Bob Hill, Investigator  
Department of Insurance  
9 2910 North 44<sup>th</sup> Street, Suite 210  
Phoenix, Arizona 85018

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12 Curvey Walters Burton

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