

OCT 21 2004

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE
BY CO

In the Matter of:)
)
 Melinda A. Ball)
)
 Respondent.)
)
 _____)

No. 04A-170 - INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that Melinda A. Ball ("Respondent") violated provisions of Title 20, Arizona Revised Statutes. Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true and consents to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Respondent is, and was at all material times licensed as a non-resident property and casualty producer, Arizona license number 160196, which license expires September 30, 2005.

2. On July 1, 2004, the Virginia Bureau of Insurance issued an Order revoking Respondent's resident insurance license At the Relation of the State Corporation Commission v. Melinda A. Ball, Case No. INS-2004-00174 for failing to report to the Bureau within thirty days the administrative action taken against her by the North Carolina Department of Insurance on February 24, 2004.

3. The North Carolina Department denied Respondent's application for a non-resident Property/Liability insurance agent's license. Respondent failed to provide the North Carolina Department with documentation regarding disclosures made on her application.

1 **CONCLUSIONS OF LAW**

2 1. The Director has jurisdiction over this matter.

3 2. Respondent's conduct as described above constitutes having an insurance
4 producer license, or its equivalent, denied, suspended or revoked in any other state within the
5 meaning of A.R.S. §20-295(A)(9).

6 3. Grounds exist for the Director to suspend, revoke, or refuse to renew
7 Respondent's insurance license, impose a civil penalty and/or order restitution pursuant to
8 A.R.S. §§20-295(A).

9 **ORDER**

10 IT IS HEREBY ORDERED THAT Respondent's license is revoked effective
11 immediately upon entry of this Order.

12 DATED AND EFFECTIVE this 20th day of October, 2004.

13
14 
15 _____
16 CHISTINA URIAS
17 Director of Insurance

16 **CONSENT TO ORDER**

17 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law
18 and Order.

19 2. Respondent admits the jurisdiction of the Director of Insurance, State of Arizona,
20 and admits the foregoing Findings of Fact and consents to the entry of the foregoing
21 Conclusions of Law and Order.
22
23

1 3. Respondent is aware of her right to notice and a hearing at which she may be
2 represented by counsel, present evidence and examine witnesses. Respondent irrevocably
3 waives her right to such notice and hearing and to any court appeals relating to this Consent
4 Order.

5 4. Respondent states that no promise of any kind or nature whatsoever, except as
6 expressly contained in this Consent Order, was made to her to induce her to enter into this
7 Consent Order and that she has entered into this Consent Order voluntarily.

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

12
13 10-13-04

Date



Melinda A. Ball

License Number 160196

14
15
16 COPIES of the foregoing mailed/delivered
17 this 21st day of October, 2004, to:

18 Melinda A. Ball
19 955 Truslow Rd.
20 Falmouth, VA 22406

21 Gerrie L. Marks, Deputy Director
22 Catherine M. O'Neil, Consumer Legal Affairs Officer
23 Steve Fromholtz, Licensing
Arnold Sniegowski, Investigations Supervisor
Cheryl Hawley, Investigator
Department of Insurance
2910 North 44th Street, Suite 210
Phoenix, Arizona 85018



Curvey Burton