

MAR 22 2006

DEPT OF INSURANCE  
BY 

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

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In the Matter of: )  
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HEIDI DUGUID GREEN )  
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Respondent. )  
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No. 06A-040 - INS  
CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that Heidi Duguid Green ("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 resident accident/health & life and property & casualty producer, Arizona license number 97082, which license expires August 31, 2006.

2. Respondent advertised in the August issue of the Westbrook Village Lifestyles magazine. The ad stated "Farmers average annual premium for a \$180,000 home in Westbrook Village is \$286", with an inducement which states "2 FREE Movie tickets or \$10.00 Starbucks Gift Card with purchase of Insurance". On 1-11-2005, 3-9-05, 5-20-05 and 7-11-05, Respondent purchased Harkins Theater tickets in the form of 21 gift cards at \$13.00 and 4 gift cards at \$20.00. Respondent used these gift cards to honor the Westbrook Village Lifestyles inducement by giving them to new business clients who purchased policies from her Farmers Insurance agency located at 9421 W. Bell Road in Sun City, AZ.

1 **CONCLUSIONS OF LAW**

2 1. The Director has jurisdiction over this matter.

3 2. Respondent's conduct as described above constitutes the offer of a prohibited  
4 inducement within the meaning of § A.R.S.20-452(A).

5 3. Respondent's conduct as described above constitutes the violation of any  
6 provision of Title 20, or any rule, subpoena or order of the Director within the meaning of  
7 A.R.S. §20-295(A) (2).

8 4. Grounds exist for the Director to suspend, revoke, or refuse to renew  
9 Respondent's insurance licenses, impose a civil penalty, order restitution and/or order  
10 Respondent to cease and desist pursuant to A.R.S. §§20-295(A), 20-295(F) and 20-295(G).

11 **ORDER**

12 IT IS HEREBY ORDERED THAT:

13 1. Respondent shall immediately cease and desist from making, publishing,  
14 disseminating, circulating or placing before the public any advertisement or statement with  
15 respect to the business of insurance which offers a prohibited inducement.

16 2. Respondent shall pay a civil penalty of Five Hundred (\$500) to the Director  
17 payable upon the entry of this Order for remission to the State Treasurer for deposit in the  
18 State General Fund.

19 DATED AND EFFECTIVE this 20<sup>th</sup> day of March, 2006.

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CHRISTINA URIAS  
23 Director of Insurance

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**CONSENT TO ORDER**

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

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

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

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

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

Date March 20, 2006

  
Heidi D. Green, License Number 97082

1 COPIES of the foregoing mailed/delivered  
this 22<sup>nd</sup> day of March, 2006  
2 4, to:

3 Heidi Green  
Farmers Insurance  
4 9421 W. bell Rd. #104  
Sun City, AZ 85351

5 Mary Kosinski, Executive Assistant for Regulatory Affairs  
6 Gerrie L. Marks, Deputy Director  
Catherine M. O'Neil, Consumer Legal Affairs Officer  
7 Steve Fromholtz, licensing Supervisor  
Arnold Sniegowski, Investigations Supervisor  
8 Mark Denman, Investigator  
Department of Insurance  
9 2910 North 44<sup>th</sup> Street, Suite 210  
Phoenix, Arizona 85018

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11 Curvey Walters Burton  
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