

JUN 8 2007

DEPT OF INSURANCE
BY 

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

In the Matter of:

**INSURANCE STRATEGIES, LTD.,
dba ISL INSURANCE AGENCY,**

Petitioner.

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) **No. 07A- 044-INS**
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) **CONSENT ORDER**
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The State of Arizona Department of Insurance ("Department") has received evidence that Insurance Strategies, Ltd., dba ISL Insurance Agency ("Petitioner" or "ISL") violated provisions of Title 20, Arizona Revised Statutes. Petitioner 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. On or about January 16, 2007, Dolores Hurry ("Hurry"), on behalf of ISL, filed a late Application for Corporation Renewal of ISL's accident/health, casualty, life and property insurance producer's license, number 634130, with the Arizona Department of Insurance ("Department"). The license expired on December 31, 2006.

2. On or about February 15, 2007, the Department denied ISL's renewal application. The letter denying the renewal application advised ISL that it had the right to appeal the decision. The letter also erroneously stated, "The expiration of your license shall be stayed pending the outcome of the hearing."

3. On or about February 16, 2007 ISL notified the Department that it intended to appeal the Department's denial of the renewal application.

4. ISL continued to transact insurance.

1 5. ISL believed that because it submitted a sufficient application or renewal and
2 sought administrative review of the decision to deny the renewal application that the license
3 was still in force pending the hearing.

4 **CONCLUSIONS OF LAW**

5 1. The Director has jurisdiction over this matter.

6 2. If a licensee makes timely and sufficient application for the renewal of a license,
7 the existing license does not expire until the application has been finally determined by the
8 agency, and, in the case the application is denied, until the last day for seeking review of the
9 agency order or a later date fixed by order of the reviewing court, pursuant to A.R.S. § 41-
10 1092.11(A).

11 3. ISL did not make timely application for the renewal of its license.

12 4. ISL's license expired on December 31, 2006.

13 5. ISL's conduct, as described above, constitutes selling, soliciting or negotiating
14 insurance in this state for any class or classes of insurance without being licensed for that line
15 of authority, a violation of A.R.S. § 20-282.

16 **ORDER**

17 IT IS HEREBY ORDERED THAT

18 1. ISL shall discontinue the transaction of insurance business (selling, soliciting, and
19 negotiating contracts of insurance) in this state for any class or classes of insurance.

20 2. ISL may continue servicing existing policies for existing customers including:
21 receiving and recording an insured's request concerning any additions or deletions to an
22 existing policy and preparing the appropriate endorsements or processing the appropriate
23 changes including providing a rate quote on a requested change; issuing Certificates of

1 Insurance to existing clients; informing an insured about coverage as indicated in policy
2 records; receiving telephone calls reporting additional or replacement items (vehicles,
3 property, drivers) for policies currently in force; opening mail, office filing and mailing billings;
4 and any other activity that does not require ISL to be licensed.

5 3. This Order shall become effective immediately and shall remain in full force and
6 effect until otherwise stayed, modified, vacated or set aside.

7 DATED AND EFFECTIVE this 7th day of June, 2007.

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10 _____
CHRISTINA URIAS
Director of Insurance

11 **CONSENT TO ORDER**

12 1. Petitioner has reviewed the foregoing Findings of Fact, Conclusions of Law and
13 Order.

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

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

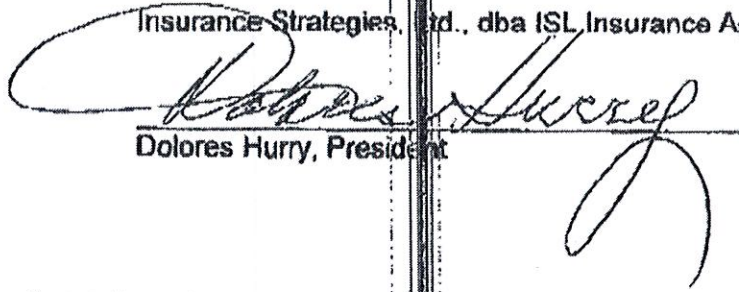
21 4. Petitioner states that no promise of any kind or nature whatsoever, except as
22 expressly contained in this Consent Order, was made to it to induce it to enter into this
23 Consent Order and that it has entered into this Consent Order voluntarily.

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

5 6. Dolores Hurry represents that she is President of Insurance Strategies, Ltd., dba
 6 ISL Insurance Agency, and as such is authorized to enter this consent order on its behalf.

Insurance Strategies, Ltd., dba ISL Insurance Agency

6/4/07
 Date



Dolores Hurry, President


11 COPIES of the foregoing mailed/delivered
 12 this 8th day of June, 2007, to:

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 16 Petitioner

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