

1 3. Respondent's conduct as described above constitutes demonstrating
2 incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this
3 state or elsewhere within the meaning of A.R.S. §20-295(A)(8).

4 4. Respondent's conduct as described above constitutes failure to notify the
5 director of any criminal prosecution of the producer in any jurisdiction, a violation of A.R.S. §
6 20-301(B).

7 5. Respondent's conduct as described above constitutes a violation of any
8 provision of Title 20, within the meaning of A.R.S. § 20-295(A)(2).

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

12 **ORDER**

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

15 DATED AND EFFECTIVE this 23rd day of February, 2007.

17 

18 _____
CHRISTINA URIAS
19 Director of Insurance

20 **CONSENT TO ORDER**

21 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law
22 and Order.
23

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

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

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

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

15 2/20/2007
16 Date

Valerie Sue Westrum
Valerie Sue Westrum, License Number 880741

17 COPIES of the foregoing mailed/delivered
18 this 23rd day of February, 2007, to:

19 Valerie Sue Westrum
1807 S. Main Ave., Apt. 1
Sioux Falls, SD 57105

20 Mary Kosinsk, Executive Assistant for Regulatory Affairs
21 Catherine M. O'Neil, Consumer Legal Affairs Officer
22 Steve Fromholtz, Licensing Supervisor
23 Arnold Sniegowski, AES Supervisor
Bob Hill, Investigator
Department of Insurance
2910 North 44th Street, Suite 210
Phoenix, Arizona 85018

Curvey Ruston