

JUL 5 2007

DEPT OF INSURANCE
BY 

STATE OF ARIZONA
DEPARTMENT OF INSURANCE

In the Matter of:

**MINNIE LOU MORITOMO and
REFERRAL MARKET ASSISTANCE
INSURANCE SERVICES, INC.**

Respondents.

No. 07A-128 -INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that Minnie Lou Moritomo and Referral Market Assistance Insurance Services, Inc. ("Respondents") violated provisions of Title 20, Arizona Revised Statutes. Respondents wish to resolve this matter without the commencement of formal proceedings, and admit the following Findings of Fact are true and consent to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Minnie Lou Moritomo ("Moritomo") is, and was at all material times licensed as an Arizona resident property and casualty and accident/health and life insurance producer, Arizona license number 495300, which license expires August 31, 2010.

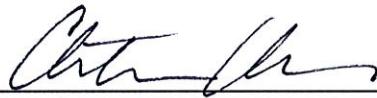
2. Moritomo is, and was at all material times, President of Referral Market Assistance Insurance Services, Inc. ("Referral"). Referral is an Arizona domiciled corporation which is, and was at all material times licensed as an Arizona resident property and casualty and accident/health and life insurance producer, Arizona license number 851301, which license expires November 30, 2009.

1 **ORDER**

2 IT IS HEREBY ORDERED THAT

3 1. Respondents' licenses are revoked effective immediately upon entry of this
4 Order.

5 DATED AND EFFECTIVE this 3rd day of July, 2007.

6 
7 _____
8 CHISTINA URIAS
Director of Insurance

9 **CONSENT TO ORDER**

10 1. Respondents have reviewed the foregoing Findings of Fact, Conclusions of Law
11 and Order.

12 2. Respondents admit the jurisdiction of the Director of Insurance, State of Arizona,
13 and admit the foregoing Findings of Fact and consent to the entry of the foregoing
14 Conclusions of Law and Order.

15 3. Respondents are aware of their right to notice and a hearing at which they may
16 be represented by counsel, present evidence and examine witnesses. Respondents
17 irrevocably waive their right to such notice and hearing and to any court appeals relating to this
18 Consent Order.

19 4. Respondents state that no promise of any kind or nature whatsoever, except as
20 expressly contained in this Consent Order, was made to them to induce them to enter into this
21 Consent Order and that they have entered into this Consent Order voluntarily.

22 5. Respondents acknowledge that the acceptance of this Consent Order by the
23 Director is solely to settle this matter against them and does not preclude any other agency,

1 including the Department, officer, or subdivision of this state or this agency from instituting civil
2 or criminal proceedings as may be appropriate now or in the future.

3 6. Moritomo represents that she is President of Referral Market Assistance
4 Insurance Services, Inc., and as such is authorized to enter this Consent Order on its behalf.

5
6 _____
Date

Exhibit A – incorporated into this document
Minnie Lou Moritomo, License Number 495300
Referral Market Assistance Insurance Services, Inc.
Minnie Lou Moritomo, President

8
9 COPIES of the foregoing mailed/delivered
this 5th day of July, 2007, to:

10
11 Kevin R. Harper
One N. Central Ave., #1130
12 Phoenix, AZ 85004
Attorney for Respondents

13 Mary E. Kosinski, Exec. Assistant for Reg. Affairs
14 Catherine M. O'Neil, Consumer Legal Affairs Officer
Terry Cooper, Assistant Director
15 Steve Fromholtz, Licensing Supervisor
Arnold Sniegowski, Investigations Supervisor
16 Bob Hill, Investigator
Department of Insurance
17 2910 North 44th Street, Suite 210
Phoenix, Arizona 85018

18 
19 Curvey Walters Burton

In the Matter of:
Minnie Lou Moritomo and
Referral Market Assistance
Insurance Services, Inc.

Exhibit A

DESSAULES HARPER PLC

Attorneys at Law

FACSIMILE TRANSMITTAL SHEET

TO:	Arnold Sniagowski	FROM:	Sandra M. Pescador
COMPANY:	Arizona Department of Insurance	DATE:	06/29/2007
FAX NUMBER:	602-912-8419	TOTAL NO. OF PAGES INCLUDING COVER:	5
PHONE NUMBER:		SENDER'S REFERENCE NUMBER:	
RE:	Minnie Lou Moritomo (License No. 495300) & Referral Market Assistance Insurance Services, Inc.		
		YOUR REFERENCE NUMBER:	

URGENT
 FOR REVIEW
 PLEASE COMMENT
 PLEASE REPLY
 PLEASE RECYCLE

NOTES/COMMENTS:

Please see attached.

One North Central Avenue, Suite 1130 • Phoenix, Arizona • 85004
Phone: 602.256.6400 • Facsimile: 602.256.6418

www.dessaulesharper.com

DESSAULES HARPER PLC
Attorneys at Law

Sandra M. Pescador

Direct Line: 602.256.6400 ext. 104
spescador@desaulesharper.com

June 29, 2007

VIA FACSIMILE

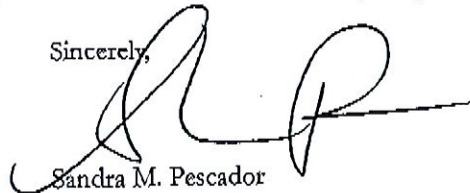
Mr. Arnold Sniegowski
Arizona Department of Insurance
4201 North 16th Street, Suite 220
Phoenix, Arizona 85016

Re: Minnie Lou Moritomo (License No. 495300) and Referral Market Assistance Insurance Services, Inc.

Dear Mr. Sniegowski:

Enclosed is a copy of the Consent Order executed by Ms. Moritomo. We have requested the original executed Consent Order from Ms. Moritomo and will forward same to you upon receipt.

Sincerely,



Sandra M. Pescador
Paralegal

One North Central Avenue, Suite 1130 • Phoenix, Arizona • 85004
Phone: 602.256.6400 • Facsimile: 602.256.6418

www.dessaulesharper.com

STATE OF ARIZONA
DEPARTMENT OF INSURANCE

In the Matter of:)

) No. 07A- -INS

MINNIE LOU MORITOMO and)

REFERRAL MARKET ASSISTANCE)

INSURANCE SERVICES, INC.) CONSENT ORDER

)
Respondents.)

The State of Arizona Department of Insurance ("Department") has received evidence that Minnie Lou Moritomo and Referral Market Assistance Insurance Services, Inc., ("Respondents") violated provisions of Title 20, Arizona Revised Statutes. Respondents wish to resolve this matter without the commencement of formal proceedings, and admit the following Findings of Fact are true and consent to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Minnie Lou Moritomo ("Moritomo") is, and was at all material times licensed as an Arizona resident property and casualty and accident/health and life insurance producer, Arizona license number 495300, which license expires August 31, 2010.
2. Moritomo is, and was at all material times, president of Referral Market Assistance Insurance Services, Inc. Referral Market Assistance Insurance Services, Inc. is an Arizona domiciled corporation which is, and was at all material times licensed as an Arizona resident property and casualty and accident/health and life insurance producer, Arizona license number 851301, which license expires November 30, 2009.
3. During Moritomo's tenure as President of Referral Market Assistance Insurance Services, Inc., between June 2006 and November 2008, as a general business practice,

Referral Market Assistance Insurance Services, Inc.'s agents and representatives misrepresented insurance premium prices to clients by overcharging premiums based on what the market would bare and disguising the overcharges as premium for Accidental Death and Dismemberment (AD&D) insurance through Nation Safe Drivers.

CONCLUSIONS OF LAW

1. The Director has jurisdiction over this matter.
2. Respondent's conduct as described above constitutes intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance, within the meaning of A.R.S. § 20-295(A)(5).

3. Respondent's conduct as described above constitutes using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business within the meaning of A.R.S. § 20-295(A)(8).

4. The Director may deny, suspend for not more than twelve months, revoke or refuse to renew the license of a business entity for any of the causes prescribed in subsection A of this section if the cause relates to the designated producer or any member, director or manager of the business entity, within the meaning of A.R.S. § 20-295(B)(1).

5. Grounds exist for the Director to suspend, revoke, or refuse to renew Respondents' insurance licenses, impose a civil penalty and/or order restitution pursuant to A.R.S. §§20-295(A), (B) and (F).

ORDER

IT IS HEREBY ORDERED THAT

1. Respondents' licenses are revoked effective immediately upon entry of this Order.

DATED AND EFFECTIVE this _____ day of _____, 2007.

CHRISTINA URIAS

Director of Insurance

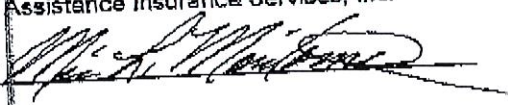
CONSENT TO ORDER

1. Respondents have reviewed the foregoing Findings of Fact, Conclusions of Law and Order.
2. Respondents admit the jurisdiction of the Director of Insurance, State of Arizona, and admit the foregoing Findings of Fact and consents to the entry of the foregoing Conclusions of Law and Order.
3. Respondents are aware of their right to notice and a hearing at which they may be represented by counsel, present evidence and examine witnesses. Respondents irrevocably waive their right to such notice and hearing and to any court appeals relating to this Consent Order.
4. Respondents state that no promise of any kind or nature whatsoever, except as expressly contained in this Consent Order, was made to them to induce them to enter into this Consent Order and that they have entered into this Consent Order voluntarily.
5. Respondents acknowledge that the acceptance of this Consent Order by the Director is solely to settle this matter against them and does not preclude any other agency, including the Department, officer, or subdivision of this state or this agency from instituting civil or criminal proceedings as may be appropriate now or in the future.
6. Montomo represents that she is president of Referral Market Assistance Insurance Services, Inc., and as such is authorized to enter this Consent Order on its behalf.

Date Minnie Lou Moritomo, License Number 495300

Referral Market Assistance Insurance Services, Inc.

06/29/2007



Date Minnie Lou Moritomo, President

COPIES of the foregoing mailed/delivered

this ___ day of ___, 2007, to:

Kevin R. Harper

One N. Central Ave. #1130

Phoenix, AZ 85004

(Attorney for Respondents)

Mary E. Kosinski, Exec. Assistant for Reg. Affairs

Catherine M. O'Neil, Consumer Legal Affairs Officer

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