

JUL 20 2007

STATE OF ARIZONA  
DEPARTMENT OF INSURANCE

DEPT OF INSURANCE  
BY CB

In the Matter of:

**TRACEY LYNN HARMS**

Respondent.

No. 07A-137-INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that Tracey Lynn Harms ("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 an Arizona resident property & casualty insurance producer, Arizona license number 99724, which license expires April 30, 2010.
2. Respondent is, and was at all material times employed as an office manager of Arizona Gecko Insurance in Fort Mohave, Arizona.
3. Between September 2, 2005 and February 15, 2006, Respondent made unauthorized personal purchases with the agency credit card.
4. On August 29, 2006, Respondent entered into a plea agreement, in Superior Court of Arizona, Mohave County, Case No. CR- 2006-0831, pleading guilty to

Theft, a Class 6 Undesignated Offense, reduced from Count 1, Fraudulent Schemes and Artifices.

5. On December 28, 2006, the Superior Court of Arizona, Mohave County, found Respondent guilty of Theft, a Class 6 Undesignated Offense, reduced from Count 1, Fraudulent Schemes and Artifices pursuant to the plea agreement, suspended imposition of sentence, placed Respondent on three years probation, and ordered restitution.

### CONCLUSIONS OF LAW

1. The Director has jurisdiction over this matter.
2. Respondent's conduct as described above constitutes having been convicted of a felony within the meaning of A.R.S. §20-295(A)(6).
3. Respondent's conduct as described above constitutes demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere within the meaning of A.R.S. §20-295(A)(8).
4. Grounds exist for the Director to suspend, revoke, or refuse to renew Respondents' insurance license, impose a civil penalty and/or order restitution pursuant to A.R.S. §§20-295(A) and (F).

### ORDER

IT IS HEREBY ORDERED THAT

1. Respondent's license is revoked effective immediately upon entry of this Order.  
DATED AND EFFECTIVE this 18<sup>th</sup> day of July, 2007.

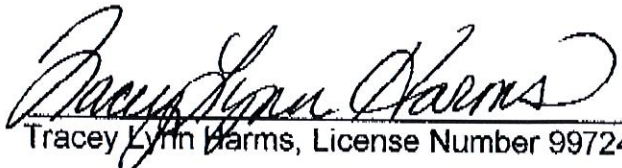


CHISTINA URIAS

**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. Respondent 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. Respondent 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 or this agency from instituting civil or criminal proceedings as may be appropriate now or in the future.

July 17, 2007  
Date


  
Tracey Lynn Harms, License Number 99724



COPIES of the foregoing mailed/delivered  
this 20th day of July, 2007, to:

Tracey Lynn Harms  
2795 Desert Foothill Blvd., #622  
Bullhead City, AZ 86429

Mary E. Kosinski, Exec. Assistant for Reg. Affairs  
Catherine M. O'Neil, Consumer Legal Affairs Officer  
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