

JUL 20 2007

DEPT OF INSURANCE  
BY CB

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

In the Matter of:

JAMIE LEE EBERHARDT,

Respondent.

No. 07A-138 -INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that Jamie Lee Eberhardt ("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, life and accident/health insurance producer, Arizona license number 149790, which license expires September 30, 2008.
2. Respondent is, and was at all material times contracted as a captive agent with Farmers Insurance Group (Farmers) to transact insurance on its behalf with her own agency office at 2135 Hwy. 95 #181, Bullhead City, AZ 86442.
3. Between September 2006 and May 2007, Respondent failed to remit \$16,251.20 in premium to Farmers and/or used current cash premium payments to cover prior cash premium shortages.

1. **CONCLUSIONS OF LAW**

2 1. The Director has jurisdiction over this matter.

3 2. Respondent's conduct as described above constitutes the improper withholding,  
4 misappropriation or conversion of any monies or properties received in the course of doing  
5 insurance business within the meaning of A.R.S. §20-295(A)(4).

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


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

12 **ORDER**

13 IT IS HEREBY ORDERED THAT

14 1. Respondent's license is revoked effective immediately upon entry of this Order.

15 DATED AND EFFECTIVE this 18<sup>th</sup> day of July, 2007.

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19 CHISTINA URIAS  
20 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. 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 13, 2007,  
Date

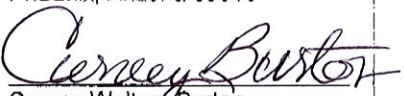
  
Jamie Lee Eberhardt, License Number 149790

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

Jamie Lee Eberhardt  
1940 Desert Drive  
Fort Mohave, AZ 86426

Mary E. Kosinski, Exec. Assistant for Reg. Affairs  
Catherine M. O'Neil, Consumer Legal Affairs Officer  
Terry Cooper, Assistant Director  
Steve Fromholtz, Licensing Supervisor  
Arnold Sniegowski, Investigations Supervisor  
Mark Denman, Investigator  
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2910 North 44<sup>th</sup> Street, Suite 210  
Phoenix, Arizona 85018

  
Curvey Walters Burton