

AUG 3 2007

DEPT OF INSURANCE
BY 

STATE OF ARIZONA
DEPARTMENT OF INSURANCE

In the Matter of:)

VALUE-RITE INSURANCE SERVICES LLC)

Respondent)

No. 07A- 146-INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that Value-Rite Insurance Services LLC ("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. Value-Rite Insurance Services LLC ("Value-Rite) is an Arizona Limited Liability Company incorporated on June 14, 2006 which is, and was at all material times licensed as an Arizona resident accident/health, life and property and casualty insurance producer, Arizona license number 867740, which license expires June 30, 2010. Value-Rite is owned and operated by Daniel John Sanders, a licensed resident accident/health, life, variable annuity and property and casualty insurance producer, Arizona license number 79801, which license expires June 30, 2007, and Larry Dee Sather, a licensed resident accident/health, life and property and casualty insurance producer, Arizona license number 107122, which license expires September 30, 2008.

2. In July and August 2006, Value-Rite submitted forged broker of record change forms to Fidelity National Insurance Company.

1 **CONCLUSIONS OF LAW**

2 1. The Director has jurisdiction over this matter.

3 2. Respondent's conduct as described above constitutes forging another's name to
4 any document related to an insurance transaction, within the meaning of A.R.S. § 20-
5 295(A)(10).

6 3. Respondent's conduct as described above constitutes using fraudulent, coercive
7 or dishonest practices, or demonstrating incompetence, untrustworthiness or financial
8 irresponsibility in the conduct of business 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 licenses, impose a civil penalty and/or order restitution pursuant to
11 A.R.S. §§20-295(A), (B) and (F).

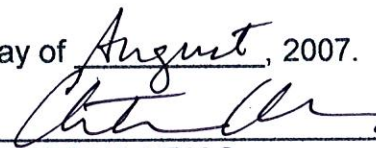
12 **ORDER**

13 **IT IS HEREBY ORDERED THAT**

14 1. Respondent shall pay a civil penalty in the amount of \$5,000.00 to the Director for
15 deposit in the State General Fund in accordance with A.R.S. § 20-295(G).

16 2. Respondent, Daniel John Sanders and Larry Dee Sather are jointly and severally
17 liable for payment of the civil monetary penalty.

18 DATED AND EFFECTIVE this 18th day of August, 2007.

19 
CHRISTINA URIAS
20 Director of Insurance

21 **CONSENT TO ORDER**

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

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 its right to notice and a hearing at which it may be
5 represented by counsel, present evidence and examine witnesses. Respondent irrevocably
6 waives its right to such notice and hearing and to any court appeals relating to this Consent
7 Order.


8 4. Respondent state that no promise of any kind or nature whatsoever, except as
9 expressly contained in this Consent Order, was made to it induce it to enter into this Consent
10 Order and that it 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 it and does not preclude any other agency,
13 including the Department, officer, or subdivision of this state or this agency from instituting civil
14 or criminal proceedings as may be appropriate now or in the future.

15 6. Daniel Sanders and Larry Sather represent that they are owners and operators of
16 Value-Rite Insurance Services LLC, and as such are authorized to enter this Consent Order on
17 its behalf.

18 Value-Rite Insurance Services LLC, License Number
867740

19 7-24-07
Date


Daniel Sanders, License Number 79801

21 7-24-07
Date


Larry Sather, License Number 107122

1 COPIES of the foregoing mailed/delivered
this 3rd day of August, 2007, to:

2
3 Daniel Sanders
Value-Rite Insurance Services LLC
4 13444 N. 32nd Street, #20
Phoenix, AZ 85032

5 Larry Sather
6 Value-Rite Insurance Services LLC
13444 N. 32nd Street, #20
7 Phoenix, AZ 85032

8 Mary E. Kosinski, Exec. Assistant for Reg. Affairs
Catherine M. O'Neil, Consumer Legal Affairs Officer
9 Terry Cooper, Assistant Director
Steve Fromholtz, Licensing Supervisor
10 Arnold Sniegowski, Investigations Supervisor
Cheryl Hawley, Investigator
11 Department of Insurance
2910 North 44th Street, Suite 210
Phoenix, Arizona 85018

12 
13 Curvey Walters Burton