

NOV 4 2008

DEPT OF INSURANCE
BY 

STATE OF ARIZONA
DEPARTMENT OF INSURANCE

In the Matter of:

RONALD FLORES

Respondent.

No. 08A-180-INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that Ronald Flores ("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, accident/health & life insurance producer, Arizona license number 21482, which expires July 31, 2010.

2. Respondent was at all material times employed as a producer for American Family Insurance Company ("American Family") at Ronald Flores Agency in Tucson, Arizona.

3. Between June 25, 2008 and July 21, 2008 American Family swept Respondent's account for the amounts of \$2,290.26, \$2,253.75, \$1,707.72, \$2,384.36 and \$780.53, totaling \$9,698.59. The bank returned all sweeps due to insufficient funds.

4. On August 1, 2008 American Family terminated Respondent.

5. American Family withheld Respondent's commissions to cover the missing premiums amount of \$9,698.59

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2 **CONCLUSIONS OF LAW**

- 3 1. The Director has jurisdiction over this matter.
- 4 2. Respondent's conduct as described above constitutes improperly withholding,
5 misappropriating or converting any monies or properties received in the course of doing
6 insurance business within the meaning of A.R.S. §20-295(A)(4).
- 7 3. Grounds exist for the Director to suspend, revoke, or refuse to renew
8 Respondents' insurance license, impose a civil penalty and/or order restitution pursuant to
9 A.R.S. §§20-295(A) and (F).

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11 **ORDER**

12 IT IS HEREBY ORDERED THAT

- 13 1. Respondent's license is revoked effective immediately upon entry of this Order.
- 14 DATED AND EFFECTIVE this 3rd day of November, 2008.

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17 _____
18 CHISTINA URIAS
19 Director of Insurance
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1 **CONSENT TO ORDER**

2 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law
3 and Order.

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


7 3. Respondent is aware of his right to notice and a hearing at which he may be
8 represented by counsel, present evidence and examine witnesses. Respondent irrevocably
9 waives his right to such notice and hearing and to any court appeals relating to this Consent
10 Order.

11 4. Respondent states that no promise of any kind or nature whatsoever, except as
12 expressly contained in this Consent Order, was made to him to induce him to enter into this
13 Consent Order and that he has entered into this Consent Order voluntarily.

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

18 6. Respondents acknowledge that this Consent Order is an administrative action
19 that the Department will report to the National Association of Insurance Commissioners
20 (NAIC). Respondent further acknowledges that he must report this administrative action to
21 any and all states in which he holds an insurance license and must disclose this administrative
22 action on any license application.

23 10-31-08
Date



Ronald Flores, License Number 21482

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COPIES of the foregoing mailed/delivered
this 4th day of November, 2008, to:

Ronald Flores
7101 W. Prospect Valley Dr..
Tucson, AZ 85757

Mary E. Kosinski, Exec. Assistant for Reg. Affairs
Catherine M. O'Neil, Consumer Legal Affairs Officer
Terry Cooper, Assistant Director
Steve Fromholtz, Licensing Supervisor
Emily Bell, Investigator
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