

STATE OF ARIZONA
FILED

JUL 31 2009

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

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In the Matter of:)
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DAYE, SHANNON MARIE)
)
 Respondent.)
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No. 09A-083 - INS
CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that **Shannon Marie Daye ("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 and casualty insurance producer, Arizona license number 921737, which expires on November 30, 2011.
2. Respondent was at all material times contracted with Farmers Insurance Company ("Farmers") to transact insurance business on its behalf in Arizona.
3. Between November 2008 and May 2009, on four separate occasions, Respondent manipulated Farmers' computer system to renew her personal automobile insurance policy to avoid paying any of the earned premium totaling \$4,098.36.

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CONCLUSIONS OF LAW

- 1. The Director has jurisdiction over this matter.
- 2. 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 in this state or elsewhere within the meaning of A.R.S. §20-295(A)(8).
- 3. Grounds exist for the Director to suspend, revoke, or refuse to renew Respondent's 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 30th day of July, 2009.



 CHRISTINA URIAS
 Director of Insurance

CONSENT TO ORDER

- 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law 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 her right to notice and a hearing at which she may be
 5 represented by counsel, present evidence and examine witnesses. Respondent irrevocably
 6 waives her right to such notice and hearing and to any court appeals relating to this Consent
 7 Order.

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

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

20 7/10/2009
 21 Date

Shannon Marie Daye
 Shannon Marie Daye, License No. 021737

1 COPIES of the foregoing mailed/delivered
this 31st day of July, 2009, to:

2 Shannon Marie Daye
3 18660 N. Cave Creek Rd. #161
4 Phoenix, AZ 85024
5 Respondent

6 Mary Kosinski, Executive Assistant for Regulatory Affairs
7 Catherine M. O'Neil, Consumer Legal Affairs Officer
8 Steve Fromholtz, Licensing Supervisor
9 Arnold Sniegowski, Investigator
10 Department of Insurance
11 2910 North 44th Street, Suite 210
12 Phoenix, Arizona 85018

13 
14 Curvey Walters Burton

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