

1 8. Grounds exist for the Director to, in addition to or instead of any suspension,
2 revocation or refusal to renew a license, impose a civil penalty of not more than \$250.00 for
3 each unintentional failure or violation, up to an aggregate civil penalty of \$2,500.00 or not
4 more than \$2,500.00 for each intentional failure or violation, up to an aggregate penalty of
5 \$15,000.00, within the meaning of A.R.S. § 20-295(F).

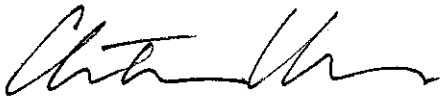
6 **ORDER**

7 IT IS THEREFORE ORDERED:

8 1. Respondent Starway shall immediately cease and desist from soliciting any
9 class or classes of insurance in this state until such time that it is licensed for the
10 appropriate line of authority by the Arizona Department of Insurance.

11 2. Respondents shall immediately pay a civil penalty of \$500.00 for deposit into
12 the state general fund.

13 DATED AND EFFECTIVE this 16th day of December, 2009.

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15 _____
16 CHRISTINA URIAS, Director
17 Arizona Department of Insurance

18 **CONSENT TO ORDER**

19 1. Respondents have reviewed the foregoing Findings of Fact, Conclusions of
20 Law and Order.

21 2. Respondents admit the jurisdiction of the Director of Insurance, State of
22 Arizona, and admit the foregoing Findings of Fact and consent to the entry of the foregoing
23 Conclusions of Law and Order.

24 3. Respondents are aware of their right to notice and a hearing at which they
25 may be represented by counsel, present evidence and examine witnesses. Respondents
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1 irrevocably waive their right to such notice and hearing and to any court appeals relating to
2 this Consent Order.

3 4. Respondents state that no promise of any kind or nature whatsoever, except
4 as expressly contained in this Consent Order, was made to them to induce them to enter
5 into this Consent Order and that they have entered into this Consent Order voluntarily.

6 5. Respondents acknowledge that the acceptance of this Consent Order by the
7 Director is solely to settle this matter against them and does not preclude any other agency,
8 officer, or subdivision of this state including the Department from instituting civil or criminal
9 proceedings as may be appropriate now or in the future.

10 6. Respondents acknowledge that this Consent Order is an administrative action
11 that the Department will report to the National Association of Insurance Commissioners
12 (NAIC). Respondents further acknowledge that they must report this administrative action
13 to any and all states in which they hold an insurance license and must disclose this
14 administrative action on any license application.
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16 7. Respondents acknowledge that failure to comply with the terms of this
17 Consent Order, including but not limited to the timely payment of restitution, may result in
18 further action by the Department, including criminal action, or referral of this matter by the
19 Department to another federal or state agency.
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