

JAN 11 2010

DEPT OF INSURANCE
BY 

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

In the Matter of:)
)
CITYSURE WESTERN INSURANCE)
CENTER, LLC, and)
(Arizona License # 949294))
 DINERO GRACE, aka, JAMES DAMERRO,)
 aka, DINERO JAMES,)
 Respondents.)

No. 10A- 006 - INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that **Citysire Western Insurance Center, LLC and Dinero Grace** ("Respondents") violated provisions of Title 20, Arizona Revised Statutes. Respondents wish to resolve this matter without the commencement of formal proceedings, and admit the following Findings of Fact are true and consent to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. **Citysire Western Insurance Center, LLC** ("Citysure"), is, and was at all material times, licensed as an Arizona resident personal lines property and insurance agency, Arizona license number 949294, which was first licensed on August 14, 2009 and expires August 31, 2013.

2. On May 27, 2009, **Dinero Grace** ("Grace") organized **Citysire** as an LLC with the Arizona Corporation Commission. Grace is the sole Member of the LLC. Grace does not hold an Arizona insurance producer's license.

1 3. On August 14, 2009, Grace submitted an Insurance License Application for a
2 Business Entity (FORM L-176) with the Arizona Department of Insurance bearing the name of
3 Jesus Preciado ("Preciado") as the Designated Responsible Licensed Producer and signed
4 Preciado's name without Preciado's knowledge or consent.

5 4. On June 17, 2009, Citysure contracted with United Automobile Insurance
6 Company (UAIC) to transact insurance on its behalf in Arizona.

7 5. Between September and November 2009, Citysure collected \$5,375 in insurance
8 premium on 77 automobile insurance policies and failed to remit the premium to UAIC.

9 **CONCLUSIONS OF LAW**

10 1. The Director has jurisdiction over this matter.

11 2. Grace's conduct, as described above, constitutes selling, soliciting or negotiating
12 insurance in this state for any class or classes of insurance unless the person is licensed for
13 that line of authority, within the meaning of A.R.S. § 20-282.

14 3. Respondents' conduct as described above constitutes improperly withholding,
15 misappropriating or converting any monies or properties received in the course of doing
16 insurance business within the meaning of A.R.S. §20-295(A)(4).

17 4. Respondents' conduct as described above constitutes obtaining a license through
18 misrepresentation or fraud within the meaning of A.R.S. §20-295(A)(3).

19 5. Grounds exist for the Director to suspend, revoke, or refuse to renew Citysure's
20 insurance license, impose a civil penalty and/or order restitution pursuant to A.R.S. §§20-
21 295(A), (B) and (F).

22 6. Grounds exist for the Director to order Grace to cease and desist violating A.R.S. §
23 20-282, within the meaning of A.R.S. § 20-292.

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ORDER

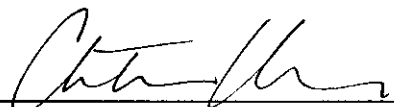
IT IS HEREBY ORDERED THAT:

1. Citysure's insurance license is revoked effective immediately upon entry of this Order.

2. Citysure shall make restitution to UAIC in the amount of \$5,375.0.

3. Grace shall cease and desist selling, soliciting or negotiating insurance in Arizona.

DATED AND EFFECTIVE THIS 8th day of January, 2010.



CHRISTINA URIAS
Director of Insurance

CONSENT TO ORDER

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

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

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

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

1 5. Respondents acknowledge that the acceptance of this Consent Order by the
2 Director settles this matter against them but does not preclude any other agency, officer, or
3 subdivision of this state, including the Department, from instituting civil or criminal
4 proceedings as may be appropriate in the future.


5 6. Respondents acknowledge that this Consent Order is an administrative action
6 that the Department will report to the National Association of Insurance Commissioners
7 (NAIC). Respondents further acknowledge that they must report this administrative action to
8 any and all states in which they hold an insurance license and must disclose this
9 administrative action on any license application.

10 7. Respondents acknowledge that failure to comply with the terms of this Consent
11 Order, including but not limited to the timely payment of restitution, may result in further action
12 by the Department, including criminal action, or referral of this matter by the Department to
13 another federal or state agency.

14 8. Dinero Grace represents that he is owner/operator of Citysure Western
15 Insurance Center, LLC and as such is authorized to enter into this Consent Order on its
16 behalf.

Citysure Western Insurance Center, LLC License No. 949294

17
18 1/7/10
19 Date

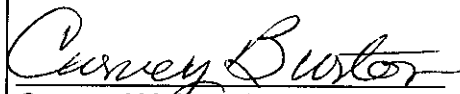

 Dinero Grace, Owner/Operator

1 COPY of the foregoing mailed/delivered
this 11th day of January, 2010, to:

2 Citysure Western Insurance Center
3 Dinero Grace
4 1130 W. University Dr., #117
5 Mesa, AZ 85201

6 United Automobile Insurance Co.
7 Michael Patterson
8 P.O. Box 15397
9 Scottsdale, AZ 85267

10 Mary Kosinski, Executive Assistant for Regulatory Affairs
11 Catherine M. O'Neil, Consumer Legal Affairs Officer
12 Mary Butterfield, Assistant Director, CAD
13 Steven Fromholtz, Licensing Supervisor
14 Arnold Sniegowski, Investigator
15 Arizona Department of Insurance
16 2910 North 44th Street, Suite 210
17 Phoenix, AZ 85018

18 
19 Curvey Walters Burton