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DEPT OF INSURANCE  
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STATE OF ARIZONA  
DEPARTMENT OF INSURANCE

In the Matter of:

**WILCOX, STEVEN RAY,**  
(Arizona License Number 851086)  
(National Producer Number 8640647)

Respondent.

No. 10A-008-INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that **Steven Ray Wilcox ("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 accident/health, life, variable life/variable annuities, property and casualty insurance producer, Arizona license number 851086, which expires December 31, 2012.

2. On or about February 1, 2006, Respondent contracted with American Family Mutual Insurance Company ("AFMIC") to transact insurance business on its behalf in Arizona.

3. Between September and November 2009, Respondent created, forged and submitted eight fictitious insurance policy applications to AFMIC for which he received commissions.

4. AFMIC has since recouped the unearned commissions from Respondent through agent statement charge backs.

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**CONCLUSIONS OF LAW**

1. The Director has jurisdiction over this matter.

2. Respondent's conduct as described above constitutes intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance within the meaning of A.R.S. §20-295(A)(5).

3. 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).

4. Respondent's conduct as described above constitutes forgery within the meaning of A.R.S. §20-295(A)(10).

5. 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 13<sup>th</sup> day of January, 2010.

  
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CHRISTINA URIAS  
Director of Insurance

**CONSENT TO ORDER**

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

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

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

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

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

1           6.     Respondent acknowledges that this Consent Order is an administrative action  
2 that the Department will report to the National Association of Insurance Commissioners (NAIC)  
3 and that he may have to report this administrative action on any future licensing applications  
4 either to the Department or other states' Departments of Insurance.

5     1/8/2010  
6     Date

  
7     \_\_\_\_\_  
8     Steven Ray Wilcox, License No. 851086

9     COPIES of the foregoing mailed/delivered  
10 this 14th day of January, 2010, to:

11 Steven Ray Wilcox  
12 43621 W. Eddie Way  
13 Maricopa, AZ 85238  
14 (Respondent)

15 AFMIC  
16 Greg Iske  
17 P.O. Box 3328  
18 Englewood, CO 80155

19 Mary Kosinski, Executive Assistant for Regulatory Affairs  
20 Catherine M. O'Neil, Consumer Legal Affairs Officer  
21 Steve Fromholtz, Licensing Supervisor  
22 Arnold Sniegowski, Investigator  
23 Department of Insurance  
24 2910 North 44<sup>th</sup> Street, Suite 210  
Phoenix, Arizona 85018

  
Curvey Walters Burton