

MAR 2 2010

DEPT OF INSURANCE
BY CB

STATE OF ARIZONA
DEPARTMENT OF INSURANCE

In the Matter of:

GRACE, JAMES-DINERO,
(Arizona License # 959281)
(National Producer # 7993970)

Respondent.

No. 10A-038-INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that **James-Dinero Grace** 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. James-Dinero Grace ("Grace" or "Respondent") is, and was at all material times, licensed by the Department as an Arizona resident property and casualty producer, Arizona license number 959281, which expires on July 31, 2013.

2. Grace's addresses of record with the Department are: 1130 W. University Dr., #117, Mesa, Arizona 85281 (business); P.O. Box 61533, Phoenix, Arizona 85082 (mailing); and 435 W. Rio Salado Pkwy, #310, Tempe, Arizona 85281 (residence).

3. On May 27, 2009, Grace organized Citysure Western Insurance Center, LLC ("Citysure") with the Arizona Corporation Commission. Grace is the sole Member of Citysure.

4. On January 11, 2010, the Department issued a Consent Order In the Matter of Citysure Western Insurance Center, LLC and Dinero Grace, aka James Damerro, aka

1 Dinero James, Docket Number 10A-006-INS ("Consent Order"). Grace is the same person
2 as Dinero Grace, aka James Damerro, aka Dinero James.

3 5. The Consent Order found that Grace submitted an Insurance License
4 Application for a Business Entity with a forged name. The Consent Order further found that
5 Citysure collected \$5,375 in premium that it failed to remit to the insurer.

6 6. The Consent Order concluded that Grace had violated A.R.S. §§ 20-282
7 (selling, soliciting or negotiating insurance without a license), 20-295(A)(4) (improperly
8 withholding, misappropriating or converting any monies received in the course of doing
9 insurance business) and 20-295(A)(3) (obtaining a license through misrepresentation or
10 fraud).

11 7. The Consent Order ordered revocation of Citysure's license, restitution and
12 that Grace cease and desist selling, soliciting or negotiating insurance in Arizona.

13 8. Grace admitted to the Findings of Fact and consented to the entry of the
14 Conclusions of Law and Order of the Consent Order. Grace signed the Consent Order on
15 January 7, 2010.

16 9. On January 21, 2010, Grace submitted an Application for an Individual
17 Insurance License ("Application") with the Department.

18 10. Section V(C) of the Application asks: Have you EVER . . . admitted to any of
19 the following: . . . 2. Obtaining or attempting to obtain any type of license through
20 misrepresentation or fraud? . . . 4. Withholding, misappropriating, converting or stealing
21 money or property? . . . 8. Transacting, or helping someone else transact, insurance
22 without the required license authority? Grace answered "NO" to each question and signed
23 the application.

CONCLUSIONS OF LAW

24 1. The Director has jurisdiction over this matter.
25
26

1 irrevocably waives his right to such notice and hearing and to any court appeals relating to
2 this Consent Order.

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

6 5. Respondent acknowledges that the acceptance of this Consent Order by the
7 Director is solely to settle this matter against him 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 not related to this matter.

10 6. Respondent acknowledges that this Consent Order is an administrative action
11 that the Department will report to the National Association of Insurance Commissioners
12 (NAIC). Respondent further acknowledges that he must report this administrative action to
13 any and all states in which he holds an insurance license and must disclose this
14 administrative action on any license application.
15

16
17 2/25/10
18 Date

19
20 
21 James Dinero Grace, Arizona License # 959281
22 National. Prod. # 7993970

23 COPY of the foregoing mailed this
24 2nd day of March, 2010 to:

25 Mary Kosinski, Executive Assistant for Regulatory Affairs
26 Mary Butterfield, Assistant Director
Catherine M. O'Neil, Consumer Legal Affairs Officer
Steven Fromholtz, Licensing Director
Chuck Gregory, Investigations
Arnold Sniegowski, Investigations
Arizona Department of Insurance
2910 North 44th Street, Suite 210
Phoenix, Arizona 85018

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James-Dinero Grace
P.O. Box 61533
Phoenix, Arizona 85082
Respondent


Curvey Walters Burton