

AUG 3 2010

DEPT OF INSURANCE

BY [Signature]

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

In the Matter of:

**CHAMBERLAIN, ELIZABETH ANN,
(Arizona License # 668511)
National Producer Number 6722176)**

Respondent.

No. 10A-109 - INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that **Elizabeth Ann Chamberlain** ("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 668511, which expires on December 31, 2012.

2. Respondent was at all material times employed at Crest Insurance Group LLC in Tucson, AZ. In her position, Respondent had authority to report claims and to issue claim payment checks.

3. Between October 2, 2008 and June 25, 2010, Respondent created 94 fictitious glass claim invoices purporting to be from TAP, TAIP or TAIP Glass Division with an address of P.O. Box 12234, Tucson, AZ 85718. Respondent issued 15 Cincinnati Insurance Companies claims payment checks made payable to TAP, TAIP or TAIP Glass Division

1 totaling \$12,695.55 and 79 Central Insurance Companies claims payment checks made
2 payable to TAP, TAIP or TAIP Glass Division totaling \$56,830.05. Respondent deposited all
3 94 checks into her Wells Fargo Bank account number *****9879 for which she is the sole
4 authorized signatory and account holder.

5 CONCLUSIONS OF LAW

6 1. The Director has jurisdiction over this matter.

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

10 3. Respondent's conduct as described above constitutes using fraudulent, coercive
11 or dishonest practices, or demonstrating incompetence, untrustworthiness or financial
12 irresponsibility in the conduct of business in this state or elsewhere within the meaning of
13 A.R.S. §20-295(A)(8).

14 4. Respondent's conduct as described above constitutes forging another's name to
15 any document related to an insurance transaction within the meaning of A.R.S. §20-
16 295(A)(10).

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

20 ORDER

21 IT IS HEREBY ORDERED THAT:

22 1. Respondent's license is revoked effective immediately upon entry of this Order.
23

1 2. Respondent shall make restitution to Cincinnati Insurance Companies in the amount
2 of \$12,695.55.

3 3. Respondent shall make restitution to Central Insurance Companies in the
4 amount of \$56,830.05.

5
6 DATED AND EFFECTIVE this 3rd day of August, 2010.

7
8 
9 CHRISTINA URIAS
 Director of Insurance

10
11 **CONSENT TO ORDER**

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

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

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

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

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

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

10
11 7-29-2010

Date

Elizabeth Ann Chamberlain

Elizabeth Ann Chamberlain, License No. 668511


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13
14 COPIES of the foregoing mailed/delivered
this 3rd day of August, 2010, to:

15 Elizabeth Ann Chamberlain
16 7859 E. Rooner
Tucson, AZ 85730

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18 Alan C. Hackley, CFE, SLCA, FCLS
Regional Manager – Special Investigations Unit
19 Cincinnati Insurance Company
PO Box 473
20 New Albany, Ohio 43054-0473

21 Allen D. Beghtel, CPCU AIC
Regional Claims Manager
22 P O Box 353
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23

1 Mary Kosinski, Executive Assistant for Regulatory Affairs
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6 2910 North 44th Street, Suite 210
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8 
9 Curvey Walters Burton

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