

1 certificate of registration file a renewal application with the Director, within the meaning of
2 A.R.S. § 20-485.12(E).

3 3. Grounds exist for the Director to suspend or revoke Respondent's certificate of
4 registration pursuant to A.R.S. §§ 20-485.12(H)(3).

ORDER

5 IT IS ORDERED

6 1. Respondent's certificate of registration is surrendered.

7 2. Respondent shall immediately complete and return an Affidavit of Lost Certificate
8 of Registration.

9 DATED this 4th day of August, 2010.

10 

11 CHRISTINA URIAS
Director of Insurance

12 CONSENT TO ORDER

13 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law
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 its right to notice and a hearing at which it may be
18 represented by counsel, present evidence and cross-examine witnesses. Respondent
19 irrevocably waives its right to such notice and hearing and to any court appeals relating to this
Consent Order.

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

22 5. Respondent acknowledges that the acceptance of this Consent Order by the
23 Director is solely to settle this matter against it and does not preclude any other agency, officer

1 or subdivision of this State from instituting civil or criminal proceedings as may be appropriate
2 now or in the future.

3 6 Russell D. Waters represents that he is the CEO of Health Agencies of the West,
4 Inc., and as such is authorized to enter this Consent Order on its behalf.

5 Health Agencies of the West, Inc.

6 7/29/2010

7 Date



8 Russell D. Waters, CEO

9 COPY of the foregoing mailed/delivered
10 this 5th day of August, 2010 to:

11 Russell D. Waters
12 Health Agencies of the West, Inc.
13 500 N. State College Blvd., Suite 880
14 Orange, CA 92668
15 Respondent

16 Frederick C. Berry, Jr.
17 350 E. Virginia Ave., #200
18 Phoenix, Arizona 85004
19 Statutory Agent for Respondent

20 Gerrie Marks, Deputy Director
21 Mary Kosinski, Executive Assistant for Regulatory Affairs
22 Alix Shafer, Assistant Director, Life and Health Division
23 Gina Lara-Ybarra, TPA Administrator
Arizona Department of Insurance
2910 North 44th Street, Second Floor
Phoenix, AZ 85018



Curvey Walters Burton