STATE OF ARIZONA FILED

JAN 25 2011

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STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE

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WILLIAMS, HORACE LOUIS, (Arizona License Number 881010) (National Producer Number 2524643)

Respondent.

No. 11A-013-INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that 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

- Horace Louis Williams ("Respondent") is, and was at all material times, licensed as 1. a non-resident property and casualty insurance producer, Arizona license number 881010, which expires on January 31, 2014.
- 2. Respondent's addresses of record are: 18557 Pinecone Lane, Riverside, CA 92504 (business and residence) and 19069 Van Buren Blvd., #114-174, Riverside, CA 92508 (malling).
- 3. On or about December 17, 2007, Respondent contracted with AmCom Insurance Services, Inc. ("AmCom") to transact insurance on its behalf. AmCom is a general agent domiciled in the State of California offering access to commercial automobile insurance coverage through various insurers.

1	4. Grounds exist for the Director to suspend, revoke, or refuse to renew Respondent's
2	insurance license, impose a civil penalty and/or order restitution pursuant to A.R.S. §§20-295(A)
3	and (F).
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5	ORDER
6	IT IS HEREBY ORDERED THAT:
7	Respondent's Arizona non-resident insurance license is revoked effective
8	immediately upon entry of this Order.
9	2. Respondent shall make restitution to AmCom Insurance Services, Inc. in the amoun
10	of \$7,196.65 (which represents the earned premium amount on the Rock N Roll policy).
11	3. Respondent shall make restitution to Southwest Truck Insurance in the amount of
12	\$19,549.75 (which represents Southwest's remittance less the earned premium amount).
13	DATED AND EFFECTIVE this 24th day of January, 2011.
15	Challer
16	CHRISTINA URIAS Director of Insurance
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18	CONSENT TO ORDER
19 20	Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law
21	and Order.
22	2. Respondent admits the jurisdiction of the Director of Insurance, State of Arizona,
23	and admits the foregoing Findings of Fact and consents to the entry of the foregoing Conclusions
24	of Law and Order.

- 3. Respondent is aware of his right to notice and a hearing at which hey 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. Respondents acknowledge that the acceptance of this Consent Order by the Director is solely to settle this matter against them 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.
- 6. Respondent acknowledges that this Consent Order is an administrative action that the Department will report to the National Association of Insurance Commissioners (NAIC) and that he may have to report this administrative action on any future licensing applications either to the Department or other states' Departments of Insurance.

/-/8-// Date

Horace Louis Williams, License No. 881010

COPIES of the foregoing mailed/delivered this 25th day of <u>January</u>, 2011, to:

Horace Louis Williams 18557 Pinecone Lane Riverside, CA 92504 (Respondent)

	ll .
1	Brent Hales, Attorney
2	27720 Jefferson Ave., Suite 320 Temecula, CA 92590
3	(Attorney for Respondent)
4	Southwest Truck Insurance 1622 N. Black Canyon Hwy.
5	Phoenix, AZ 85019
6	AmCom Insurance Services, Inc. 2680 Bishop Drive, Suite 104
7	San Ramon CA 94583
8	Mary Kosinski, Executive Assistant for Regulatory Affairs Catherine M. O'Neil, Consumer Legal Affairs Officer
9	Steve Fromholtz, Licensing Supervisor Arnold Sniegowski, Investigator
10	Department of Insurance 2910 North 44 th Street, Suite 210
11	Phoenix, Arizona 85018
12	Curvey Buston
13	Curvey Walters Burton
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