

JAN 25 2011

STATE OF ARIZONA

DEPT OF INSURANCE
BY 

DEPARTMENT OF INSURANCE

In the Matter of:)	
)	No. 11A- 013- INS
WILLIAMS, HORACE LOUIS,)	
(Arizona License Number 881010))	
(National Producer Number 2524643))	
)	CONSENT ORDER
Respondent.)	
)	
)	

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

1. Horace Louis Williams ("Respondent") is, and was at all material times, licensed as 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 (mailing).

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. Southwest Truck Insurance Group ("Southwest") is an Arizona resident property and
2 casualty insurance producer. Rock N Roll Trucking of Phoenix, Arizona ("Rock N Roll") is
3 Southwest's client.

4 5. On or about August 5, 2010, Southwest submitted an application and request to
5 Respondent to obtain truckers insurance and inland marine/forklift coverage for Rock N Roll.

6 6. On or about August 13, 2010, Respondent obtained a quote from AmCom who
7 bound coverage for Rock N Roll. The annual gross premium quoted was \$29,696.00.

8 7. On August 13, 2010, Respondent issued invoice #2173 to Southwest for the net
9 premium (the annual gross premium less Southwest's commission) for Rock N Roll in the amount
10 of \$26,746.40.

11 8. On August 25, 2010, Southwest remitted Rock N Roll's net premium to Respondent
12 via check number 8408 in the amount of \$26,746.40. Respondent negotiated the check.

13 9. Respondent failed to remit any of the premium to AmCom.

14 10. On November 11, 2010, AmCom issued a notice of cancellation of the Rock N Roll
15 policy effective November 23, 2010 for non-payment of premium.

16
17 **CONCLUSIONS OF LAW**

18 1. The Director has jurisdiction over this matter.

19 2. Respondent's conduct, as described above, constitutes a violation of A.R.S. §20-
20 295(A)(4).

21 3. Respondent's conduct as described above constitutes a violation of A.R.S. §20-
22 295(A)(8).
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4. 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 Arizona non-resident insurance license is revoked effective immediately upon entry of this Order.
2. Respondent shall make restitution to AmCom Insurance Services, Inc. in the amount of \$7,196.65 (which represents the earned premium amount on the Rock N Roll policy).
3. Respondent shall make restitution to Southwest Truck Insurance in the amount of \$19,549.75 (which represents Southwest's remittance less the earned premium amount).

DATED AND EFFECTIVE this 24th day of January, 2011.



CHRISTINA URIAS
Director of Insurance

CONSENT TO ORDER

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.

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

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

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

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

15
16 1-18-11
17 Date

16 Horace Louis Williams
17 Horace Louis Williams, License No. 881010

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20 COPIES of the foregoing mailed/delivered
21 this 25th day of January, 2011, to:

22 Horace Louis Williams
23 18557 Pinecone Lane
24 Riverside, CA 92504
 (Respondent)

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Brent Hales, Attorney
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(Attorney for Respondent)

Southwest Truck Insurance
1622 N. Black Canyon Hwy.
Phoenix, AZ 85019

AmCom Insurance Services, Inc.
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San Ramon, CA 94583

Mary Kosinski, Executive Assistant for Regulatory Affairs
Catherine M. O'Neil, Consumer Legal Affairs Officer
Steve Fromholtz, Licensing Supervisor
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