

AUG 11 2011

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE  
BY 

In the Matter of: )  
)  
URRY, SHANE WILLARD, )  
(Arizona License Number 163748) )  
(National Producer Number 7914068) )  
)  
Respondent. )  
)  
)

No. 11A- 103 - INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that **Shane Willard Urry ("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 accident/health and life insurance producer, Arizona license number 163748, which expires July 31, 2013.

2. Between March 2010 and January 2011, Respondent submitted falsified premium rating information to Travelers Insurance Company ("Travelers") for 112 auto and homeowner insurance policies resulting in \$62,126 in underrated premiums on behalf of Travelers.

3. Respondent received \$3,500 in bonus commission as a result of the fraudulent activity. As of this date, Respondent has refunded this amount in full.

1 **CONCLUSIONS OF LAW**

2 1. The Director has jurisdiction over this matter.

3 2. Respondents' conduct, as alleged above, constitutes intentionally  
4 misrepresenting the terms of an actual or proposed insurance contract or application for  
5 insurance, within the meaning of A.R.S. § 20-295(A)(5).

6 3. Respondents' conduct as described above constitutes using fraudulent, coercive  
7 or dishonest practices, or demonstrating incompetence, untrustworthiness or financial  
8 irresponsibility in the conduct of business in this state or elsewhere within the meaning of  
9 A.R.S. §20-295(A)(8).

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

13 **ORDER**

14 IT IS HEREBY ORDERED THAT:

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

16 2. Respondent shall make restitution of underrated commission to Travelers in the  
17 amount of \$62,126.

18 DATED AND EFFECTIVE this 11<sup>th</sup> day of August, 2011.

19  
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21 \_\_\_\_\_  
22 CHRISTINA URIAS  
23 Director of Insurance

1 **CONSENT TO ORDER**

2 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law  
3 and Order.

4 2. Respondent admits the jurisdiction of the Director of Insurance, State of Arizona,  
5 and admits the foregoing Findings of Fact and consents to the entry of the foregoing  
6 Conclusions of Law and Order.

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

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

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

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

22 8/10/11  
Date


23   
Shane Willard Urry, License No. 163748

1 COPIES of the foregoing mailed/delivered  
this 11th day of August, 2011, to:

2 Shane Willard Urry  
3 10426 E Keats Ave.  
4 Mesa, AZ 85209  
(Respondent)

5 Travelers Insurance Company  
6 ATTN: Melissa D. Rodriguez, Senior Counsel  
7 Corporate Compliance  
8 Travelers  
9 One Tower Square  
10 Hartford, CT 06183

11 Mary Kosinski, Executive Assistant for Regulatory Affairs  
12 Catherine M. O'Neil, Consumer Legal Affairs Officer  
13 Steve Fromholtz, Licensing Supervisor  
14 Arnold Sniegowski, Investigator  
15 Department of Insurance  
16 2910 North 44<sup>th</sup> Street, Suite 210  
17 Phoenix, Arizona 85018

18   
19 Curvey Walters Burton

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