

STATE OF ARIZONA
FILED

JUL 15 2013

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE
BY 

In the Matter of:

ADVANCED RISK SOLUTIONS, INC.

No. 13A-079-INS

CONSENT ORDER

Respondent.

The State of Arizona Department of Insurance ("Department") has received evidence that **Advanced Risk Solutions, Inc.** 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. Advance Risk Solutions, Inc. ("Respondent") is a Kansas corporation¹.
2. Respondent's address of record is: 12980 Metcalf Avenue, Suite 490, Overland Park, KS 66213 (business and mailing)
3. Robert Michael Gagne ("Gagne") is the President of Respondent.
4. Gagne is, and was at all material times, licensed as an Arizona non-resident property and casualty producer, Arizona license number 106041 which expires on August 31, 2016.

¹ Respondent is not registered as a foreign corporation with the Arizona Corporation Commission.

1 4. Grounds exist for the Director to deny, suspend, revoke or refuse to renew
2 Respondent's insurance license pursuant to A.R.S. § 20-295(B).

3 5. Grounds exist for the Director to, in addition to or instead of any suspension,
4 revocation or refusal to renew, impose a civil penalty of not more than two hundred fifty dollars
5 for each unintentional violation, up to an aggregate civil penalty of two thousand five hundred
6 dollars or impose a civil penalty of not more than two thousand five hundred dollars for each
7 intentional violation, up to an aggregate civil penalty of fifteen thousand dollars, within the
8 meaning of A.R.S. § 20-295(F).

9 **ORDER**

10 IT IS HEREBY ORDERED THAT:

- 11 1. Respondent's license is granted effective immediately upon entry of this Order.
- 12 2. Respondent shall remit with this Consent Order a civil penalty in the amount of
13 \$1,750.00 for deposit into the State General Fund.

14 DATED AND EFFECTIVE this 15th day of July, 2013.

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17 **GERMAINE L. MARKS**
Director of Insurance

18 **CONSENT TO ORDER**

19 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law
20 and Order.

21 2. Respondent admits the jurisdiction of the Director of Insurance, State of Arizona,
22 and admits the foregoing Findings of Fact and consents to the entry of the foregoing
23 Conclusions of Law and Order.

1 COPIES of the foregoing mailed/delivered
this 15th day of July, 2013, to:

2 Robert Michael Gagne
3 President
4 Advanced Risk Solutions, Inc.
5 12980 Metcalf Avenue, Suite 490
6 Overland Park, KS 66213
7 Respondent

8 Mary Kosinski, Executive Assistant for Regulatory Affairs
9 Mary Butterfield, Consumer Affairs Assistant Director
10 Catherine M. O'Neil, Consumer Legal Affairs Officer
11 Steve Fromholtz, Licensing Supervisor
12 Department of Insurance
13 2910 North 44th Street, Suite 210
14 Phoenix, Arizona 85018

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16 Curvey Walters Burton

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