STATE OF ARIZONA FILED

SEP 1 0 2013

1

2

3

5

4

6 7

8

10

11<sub>.</sub>

13

1415

16

17

18 19

20

2122

23

## STATE OF ARIZONA

## DEPARTMENT OF INSURANCE

DEPT OF INSURANCE BY

In the Matter of:

COLE, DAREN CHARLES
(Arizona License Number 871890)
(National Producer Number 8888216)

No. 13A-<u>109</u>-INS CONSENT ORDER

Respondent.

The State of Arizona Department of Insurance ("Department") has received evidence that **Daren Charles Cole** ("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, life, variable life/variable annuities, casualty, and property insurance producer, Arizona license number 871890, which expires October 31, 2013.
- 2. Respondent's address of record was: 17816 N. 24<sup>th</sup> Dr., Phoenix, Arizona 85023 (business, mailing, and residence).
- 3. Respondent was at all material times contracted with Country Financial Insurance & Financial Services ("Country Financial") to transact insurance on its behalf in Arizona.
- 4. Respondent changed his business address without informing the Department within 30 days of the change.

22

23

## **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.
- 3. Respondent is aware of his right to notice and hearing at which he 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 them to enter into this Consent Order and that he has entered into this Consent Order voluntarily.
- 5. Respondent acknowledges that the acceptance of this Consent Order by the Director is solely to settle this matter against him and does not preclude any other agency, including the Department, officer, or subdivision of this state or this agency 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). Respondent further acknowledges that he must report this administrative action to

1	any and all states in which he holds an insurance license and must disclose this administrative
2	action on any license application.
3	
4	8-28-13  Date: Only Agree 4 971900
5	Date Daren Charles Cole, Arizona License # 871890
6	COPIES of the foregoing mailed/delivered
7	this 10th day of September, 2013, to:
8	Daren Charles Cole 21620 N. 19 <sup>th</sup> Ave. #B-18
9	Phoenix, AZ 85027 Respondent
10	Daren Charles Cole 17816 N. 24 <sup>th</sup> Dr.
11	Phoenix, AZ 85023
12	Respondent
13	Renee Kresl Agency Support Services
14	Country Financial 1701 Towanda Ave.
15	Bloomington, IL 61701
16	Darren T. Ellingson, Deputy Director Mary E. Kosinski, Executive Assistant for Regulatory Affairs
17	Mary Butterfield, Assistant Director, Consumer Affairs Division Catherine M. O'Neil, Consumer Legal Affairs Officer
	Steven Fromholtz, Licensing Supervisor Charles Gregory, Supervisor Investigations Division
18	Randy Markham, Investigator
19	Department of Insurance 2910 North 44 <sup>th</sup> Street, Suite 210
20	Phoenix, Arizona 85018
21	Curvey Burton
22	