

1 4. On or about August 28, 2012, Respondent collected a check for \$5,117.00 in
2 premium from Allah Jada ("Jada") for commercial policy number 87051262742012.
3 Respondent failed to remit the \$5,117.00 to Farmers.

4 5. After Farmers filed a Complaint with the Department and the Department
5 initiated an investigation, Respondent made arrangements with Farmers to return the
6 \$5,117.00 in premium to Farmers.

7 **CONCLUSIONS OF LAW**

8 1. The Director has jurisdiction over this matter.

9 2. Respondent's conduct, as described above, constitutes improperly withholding
10 monies received in the course of doing insurance business within the meaning of A.R.S. §20-
11 295(A)(4).

12 3. On the written request of a person who is licensed, the Director may accept the
13 voluntary surrender of the person's authority to transact one or more lines of insurance or of
14 the person's entire license. A person who surrenders an authority or license shall not
15 reapply for the same authority or license for at least one year after the date of surrender
16 pursuant to A.R.S. § 20-289(F).

17 4. Grounds exist for the Director to suspend, revoke, or refuse to renew
18 Respondent's insurance license and/or order restitution pursuant to A.R.S. §§ 20-295(A) and
19 (F).


20 **ORDER**

21 IT IS HEREBY ORDERED THAT:

22 1. Respondent may surrender her insurance producer license, Arizona license
23 number 952056.

1 6. Respondent acknowledges that this Consent Order is an administrative action
2 that the Department will report to the National Association of Insurance Commissioners
3 (NAIC). Respondent further acknowledges that she must report this administrative action to
4 any and all states in which she holds an insurance license and must disclose this
5 administrative action on any license application.

6
7 03/27/2014
8 Date



9 _____
10 Nydia Bernice Navarro, Arizona License # 952056

11 COPIES of the foregoing mailed/delivered
12 this 2nd day of April, 2014, to:

13 Nydia Bernice Navarro
14 2532 E. Drachman
15 Tucson, AZ 85621
16 Respondent

17 Farmers
18 Auditor Michael Vidal
19 6303 Owensmouth Avenue
20 Woodland Hills, CA 91367

21 Darren T. Ellingson, Deputy Director
22 Mary E. Kosinski, Executive Assistant for Regulatory Affairs
23 Maria Ailor, Acting Assistant Director, Consumer Affairs Division
 Catherine M. O'Neil, Consumer Legal Affairs Officer
 Steven Fromholtz, Licensing Supervisor
 Charles Gregory, Supervisor Investigations Division
 Randy Markham, Investigator
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 2910 North 44th Street, Suite 210
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25 Curvey Walters