

JUL 21 2015

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE
BY MS

In the Matter of:

ALLEN, BRENT IRVING
(Arizona License Number 1418)
(National Producer Number 56626)

and

ALLEN FINANCIAL INSURANCE GROUP INC
(Arizona License Number 1407)

Respondents.

No. 15A-066INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") received evidence that **Brent Irving Allen** and **Allen Financial Insurance Group Inc** ("**Respondents**") violated provisions of Title 20, Arizona Revised Statutes. Respondents wish to resolve this matter without the commencement of formal proceedings, admit the following Findings of Fact are true, and consent to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Brent Irving Allen ("Allen") is, and was at all material times, licensed as an Arizona resident property, casualty, accident/health and life insurance producer and a surplus lines broker, license number 1418, which expires on June 30, 2018.
2. Allen's addresses of record are: 12424 N. 32nd St., Ste-101, Phoenix, Arizona 85032 (business) and P.O. Box 6230, Scottsdale, Arizona 85261 (mailing).
3. Allen Financial Insurance Group Inc ("AFIG") is, and was at all material times, licensed as an Arizona resident property, casualty, accident/health, and life insurance producer and a surplus lines broker, license number 1407 which expires on March 31, 2016.

1 11. On June 6, 2015, the Department confirmed the removal of the Travelers' name
2 and/or logo from the website with the exception of a reference found on the "Film Production
3 Completion Bond" web page which AFIG removed by June 17, 2015.

4 **Failure to Notify - Change of Officers**

5 12. AFIG's 2014 Annual Report, dated and filed with the Arizona Corporation
6 Commission on June 19, 2014, identified Pallante as its Treasurer but named Theresa Allen
7 as its Vice-President and listed the date of her taking office as the same date of the report.

8 13. Allen and AFIG failed to notify the Department within thirty (30) days of the
9 company's change of officers.

10 **CONCLUSIONS OF LAW**

11 1. The Director has jurisdiction over this matter.

12 2. Respondents' conduct, as described above, constitutes a violation of Title 20,
13 within the meaning of A.R.S. § 20-295(A)(2).

14 3. Respondents' conduct, as described above, constitutes publication of deceptive
15 sales material or advertisements by an electronic medium, specifically the company's website
16 on the Internet, within the meaning of A.R.S. § 20-444(A).

17 4. Respondents' conduct, as described above, constitutes a failure to inform the
18 director in writing within thirty days of a change in the business entity's officers within the
19 meaning of A.R.S. § 20-286(C)(2).

20 5. Grounds exist for the Director to suspend, revoke, or refuse to renew
21 Respondents' insurance licenses, impose a civil penalty and/or order restitution pursuant to
22 A.R.S. § 20-295(A) and (B).

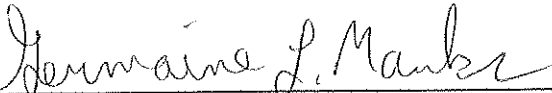
23 6. In addition to or instead of any suspension, revocation or refusal to renew a
license, the Director may impose a civil penalty of not more than two hundred fifty dollars (\$250)
for each unintentional failure or violation, up to an aggregate amount of two thousand five
hundred dollars (\$2,500), or impose a civil penalty of not more than two thousand five hundred
dollars (\$2,500) for each intentional failure or violation, up to an aggregate amount of fifteen
thousand dollars (\$15,000), pursuant to A.R.S. § 20-295(F).

1 **ORDER**

2 IT IS HEREBY ORDERED THAT:

- 3 1. Respondents shall pay a civil penalty of \$500.00 for deposit into the State
4 General Fund.
5 2. Respondents are jointly and severally responsible for payment of the civil
6 penalty.

7 DATED AND EFFECTIVE this 20th day of July, 2015.

8 
9 GERMAINE L. MARKS
10 Director of Insurance

11 **CONSENT TO ORDER**

12 1. Respondents have reviewed the foregoing Findings of Fact, Conclusions of Law
13 and Order.

14 2. Respondents admit the jurisdiction of the Director of Insurance, State of Arizona,
15 and admit the foregoing Findings of Fact and consent to the entry of the foregoing
16 Conclusions of Law and Order.

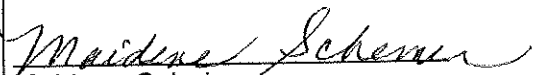
17 3. Respondents are aware of their right to notice and a hearing at which they may
18 be represented by counsel, present evidence and examine witnesses. Respondents
19 irrevocably waive their rights to such notice and hearing and to any court appeals relating to
20 this Consent Order.

21 4. Respondents state that no promise of any kind or nature whatsoever, except as
22 expressly contained in this Consent Order, was made to them to induce them to enter into this
23 Consent Order and that they have entered into this Consent Order voluntarily.

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

1 Darren T. Ellingson, Deputy Director
Mary E. Kosinski, Executive Assistant for Regulatory Affairs
2 Yvonne Hunter, Consumer Affairs Assistant Director
Maria Ailor, Acting Assistant Director, Consumer Affairs Division
3 Catherine M. O'Neil, Consumer Legal Affairs Officer
Steven Fromholtz, Licensing Supervisor
4 Charles Gregory, Investigations Supervisor
Wendy Greenwood, Investigator
5 Barbara Beltran, Business Office
Department of Insurance
6 2910 North 44th Street, Suite 210
Phoenix, Arizona 85018

7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23


Maidene Scheiner