

MAY 10 2018

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE  
BY ms

In the Matter of:

No. 18A-072-INS

**OSBY, TAMIE**  
**(National Producer Number 6851940)**  
**(Arizona Legacy License ID 1061477)**

**ORDER TO CEASE AND DESIST**

Respondent.

The State of Arizona Department of Insurance ("Department") has received evidence that **Tamie Osby** ("Respondent") unlawfully sold, solicited, or negotiated insurance contracts in the State of Arizona. Accordingly, the Interim Director of Insurance of the State of Arizona (the "Director") makes the following Findings of Fact and Conclusions of Law and enters the following Order pursuant to A.R.S. § 20-292.

**FINDINGS OF FACT**

1. On October 24, 2013, the Department issued to Tamie Osby ("Osby") a non-resident license, Arizona Legacy License ID number 1061477, with two (2) lines of authority: accident and health or sickness, and life. The license expired on February 28, 2017.

2. When her license expired, Osby's business address of record was 12421 Meredith Drive, #MHB, Urbandale, Iowa, 50398-9001; her mailing address of record was 2150 NE 18<sup>th</sup> Street, Unit 96, Grimes, Iowa, 50111-4735; and, her email address of record was [kevin.m.sawyer@marsh.com](mailto:kevin.m.sawyer@marsh.com).

3. On January 23, 2018, the Department received notice from UnitedHealthcare ("UHC") that, on November 21, 2017, Osby sold a Prescription Drug Plan in Arizona. As a result, UHC terminated Osby's appointment with the company.

1 4. UHC did not disclose to the Department the name of the affected Arizona  
2 consumer; however, UHC did advise the consumer of Osby' s licensure status.

3 5. Osby is not exempt from the licensing requirement.

4 **CONCLUSIONS OF LAW**

5 1. The Director has jurisdiction over this matter.

6 2. Respondent's conduct, as alleged above, constitutes selling, soliciting or  
7 negotiating insurance in this state for any class or classes of insurance without being licensed  
8 for that line of authority, within the meaning of A.R.S. § 20-282.

9 3. Respondent is not exempt from the licensing requirement, within the meaning of  
10 A.R.S. § 20-283.

11 4. Grounds exist for the Director to order Respondent to cease and desist engaging  
12 in the violation or doing any act in furtherance of the violation of A.R.S. § 20-282, pursuant to  
13 A.R.S. § 20-292.

14 **ORDER**

15 IT IS HEREBY ORDERED THAT:

16 1. Respondent shall immediately cease and desist from unlawfully selling, soliciting  
17 or negotiating any class or classes of insurance in this state.

18 2. This Order shall become effective immediately and shall remain in full force and  
19 effect until otherwise stayed, modified, vacated or set aside.

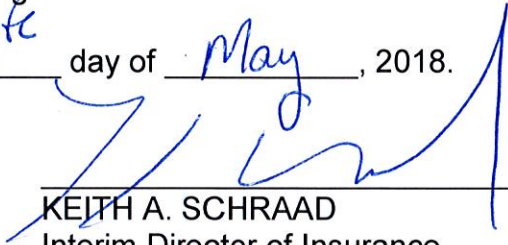
20 **NOTICE OF OPPORTUNITY FOR HEARING**

21 Pursuant to Title 20 of the Arizona Revised Statutes, Respondent is hereby notified that  
22 Respondent may request a hearing pursuant to A.R.S. § 20-161 to contest the order to cease  
23 and desist. Such a request must be in writing and received at the following address within thirty  
24 (30) days from the date hereof:

1 Arizona Department of Insurance  
2 2910 North 44th Street, Suite 210  
3 Phoenix, Arizona 85018  
4 ATTN: Director's Office

5 Upon receipt of a timely written request for hearing, the Interim Director will issue an  
6 order setting the time and place of the hearing.

7 DATED AND EFFECTIVE this 8<sup>th</sup> day of May, 2018.

8   
9 KEITH A. SCHRAAD  
10 Interim Director of Insurance

11  
12  
13  
14 COPIES of the foregoing delivered electronically  
15 this 10<sup>th</sup> day of May, 2018, to:


16 Tamie Osby  
17 [kevin.m.sawyer@marsh.com](mailto:kevin.m.sawyer@marsh.com)  
18 Respondent

19 COPIES of the foregoing mailed/delivered  
20 this 10<sup>th</sup> day of May, 2018, to:

21 Tamie Osby  
22 12421 Meredith Dr., #MHB  
23 Urbandale, IA 50398-9001  
24 Respondent

Tamie Osby  
2150 NE 18<sup>th</sup> St., Unit 96  
Grimes, IA 50111-4735  
Respondent

1 Mary E. Kosinski, Regulatory Legal Affairs Officer  
Catherine M. O'Neil, Consumer Legal Affairs Officer  
2 Steven Fromholtz, Assistant Director, Consumer Protection Division  
Dan Ray, Investigator  
3 Sharyn Kerr, Consumer Protection Division  
Arizona Department of Insurance  
4 2910 N. 44<sup>th</sup> Street, Suite 210  
Phoenix, Arizona 85018-7269

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7 Maidene Scheiner  
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