

MAY 28 2019

STATE OF ARIZONA
DEPARTMENT OF INSURANCE

DEPT OF INSURANCE
BY MEK

In the Matter of:

**FIRST AND LAST INSURANCE
SERVICES INC. and
HARUTYUNYAN, NAREK GAGIKOVICH
(NATIONAL PRODUCER # 17003584)**

Respondents.

No. 19A-073-INS

ORDER TO CEASE AND DESIST

The State of Arizona Department of Insurance ("Department") has received evidence that **First and Last Insurance Services Inc. and Narek Gagikovich Harutyunyan ("Respondents")** unlawfully sold, solicited, or negotiated an insurance contract in the State of Arizona. Accordingly, the 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. First and Last Insurance Services, Inc. ("First and Last"), is a California business entity¹, which is not licensed to transact insurance in the State of Arizona. First and Last is licensed to transact casualty and property insurance in California under license no. 0K53919.

2. First and Last is not a duly organized foreign company or corporation in the State of Arizona.

3. First and Last's known address, per the California Department of Insurance ("CDOI") website, is: 350 North Lantana Street, Camarillo, California 93010.

¹ First and Last Insurance Services, Inc. changed its name from Hollywood's Best Insurance Services, Inc. on October 8, 2015.

1 4. Per the CDOI website, Narek Gagikovich Harutyunyan (“Harutyunyan”) is listed
2 as the sole endorsed agent affiliated with First and Last and holds a license with the CDOI as
3 property and casualty producer, license no. 0142746.

4 5. Per the California Secretary of State, Narek Harutyunyan, is listed as the sole
5 officer and statutory agent of First and Last.

6 6. Harutyunyan is licensed with the Department as a non-resident property and
7 casualty insurance producer, National Producer No. 17003584. Harutyunyan’s license expires
8 on August 31, 2021. Harutyunyan’s addresses of record are: 1601 Carmen Drive, 201,
9 Camarillo, CA 93010 (business); 5411 Hollywood Blvd., 513, Los Angeles, CA 90027 (mailing)
10 and erik@firstins.org (business e-mail).

11 7. First and Last is not exempt from the licensing requirement in Arizona.

12 8. On or about December 6, 2017, the Department received information that First
13 and Last transacted a policy of insurance for A & C Transportation LLC, a Yuma, Arizona
14 company.

15 **CONCLUSIONS OF LAW**

16 1. The Director has jurisdiction over this matter.

17 2. Respondents’ conduct, as alleged above, constitutes selling, soliciting or
18 negotiating insurance in this state for any class or classes of insurance without being licensed
19 for that line of authority, within the meaning of A.R.S. § 20-282.

20 3. First and Last is not exempt from the licensing requirement, within the meaning
21 of A.R.S. § 20-283.

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1 4. Grounds exist for the Director to order Respondents to cease and desist engaging
2 in the violation or doing any act in furtherance of the violation of A.R.S. § 20-282, pursuant to
3 A.R.S. § 20-292.

4 **ORDER**

5 IT IS HEREBY ORDERED THAT:

6 1. First and Last shall immediately cease and desist from unlawfully selling, soliciting
7 or negotiating any class or classes of insurance in this state.

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

10 **NOTICE OF OPPORTUNITY FOR HEARING**

11 Pursuant to Title 20 of the Arizona Revised Statutes, Respondents are hereby notified
12 that they may request a hearing pursuant to A.R.S. § 20-161 to contest the order to cease and
13 desist. Such a request must be in writing and received at the following address within thirty
14 (30) days from the date hereof:

15 Arizona Department of Insurance
16 100 North 15th Avenue, Suite 102
17 Phoenix, Arizona 85007-2624
18 ATTN: Director's Office

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

21 DATED AND EFFECTIVE this 28th day of May, 2019.

22 
23 KEITH A. SCHRAAD
24 Director of Insurance

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1 **COPY** of the foregoing mailed this
2 29th day of May, 2019, to:

3 Narek Harutyunyan
4 First and Last Insurance Services Inc.
5 350 N Lantana Street
6 Camarillo, CA 93010
7 Respondents

8 Narek Harutyunyan
9 2853 Aloha Street,
10 Camarillo, California 93010
11 Statutory Agent for Respondent First and Last

12 **COPY** of the foregoing delivered, same date, to:

13 Mary E. Kosinski, Regulatory Legal Affairs Officer
14 Catherine M. O'Neil, Consumer Legal Affairs Officer
15 Steven Fromholtz, Assistant Director, Consumer Protection Division
16 Wendy Greenwood, Investigations Supervisor
17 Jeff Eavenson, Investigator
18 Sharyn Kerr, Consumer Protection Division
19 Arizona Department of Insurance
20 100 North 15th Avenue, Suite 102
21 Phoenix, Arizona 85007-2624

22 **COPY** sent same date via electronic mail to:

23 Narek Harutyunyan
24 erik@firstins.org
President / Statutory Agent

Francine Martinez
Francine Martinez