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STATE OF ARIZONA

DEPARTMENT OF INSURANCE

MAY 15 2019

DEPT OF INSURANCE BY <u>W&K</u>

In the Matter of:

BREWSTER, JAMES EDWARD (National Producer No. 6743062)

Respondent.

No. 19A-<u>078</u>-INS

The State of Arizona Department of Insurance ("Department") has received evidence that James Edward Brewster ("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 Finding of Facts are true, and consents to the 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 insurance producer with a lines of authority in accident and health or sickness, life and variable life and variable annuity insurance, National Producer Number 6743062. Respondent's license expires on November 30, 2022.
- 2. Respondent's addresses of record with the Department are: 4400 W. Missouri Ave., Suite 52, Glendale, AZ 85301 (business and mailing) and jebbrewster@gmail.com (business e-mail).
- 3. On or about November 28, 2018, Respondent submitted an application for an Arizona insurance producer license ("Application") to the Department.

- 4. In the Application, the Background Questions, Respondent answered "No" to question 1.a. which asks:
 - "Have you ever been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor? You may exclude the following misdemeanor convictions or pending misdemeanor charges: traffic citations, driving under the influence (DUI), driving while intoxicated (DWI), driving without a license, reckless driving, or driving with a suspended or revoked license. You may also exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court).
 - 5. Respondent signed the Application.
- 6. On or about February 24, 1973, a Washington State court convicted Respondent of Petit Larceny, Chapter 9.54.090 RCW (1974), a gross misdemeanor.
- On or about April 19, 1977, a Washington State court convicted
 Respondent of Unlawful Issuance of bank checks or drafts (2 counts), Chapter 9.54.050
 RCW (1974).

CONCLUSIONS OF LAW

- 1. The Director has jurisdiction over this matter.
- 2. Respondent's conduct, as described above, constitutes obtaining or attempting to obtain a license through misrepresentation or fraud, within the meaning of A.R.S. § 20-295(A)(3).
- 3. Grounds exist for the Interim Director to suspend for not more than twelve months or revoke Respondent's insurance producer license, pursuant to A.R.S. § 20-295(A).

ORDER

IT IS HEREBY ORDERED THAT:

James Edward Brewster, National Producer Number 6743062, shall immediately pay a civil money penalty of \$150.00 for deposit into the State General Fund.

Effective this _____ day of _________, 2019.

Keith A. Schraad Director of Insurance

CONSENT TO ORDER

- Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law and Order.
- Respondent admits to 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 a hearing at which he may be represented by counsel, present evidence and examine witnesses.
- 4. Respondent irrevocably waives his right to such notice and hearing and to any court appeals relating to this Consent Order.
- 5. Respondent states that no promise of any kind or nature whatsoever, except as expressly contained in this Consent Order, was made to induce him to enter into this Consent Order and that he has entered into this Consent Order voluntarily.

25 Phoenix, Arizona 85018-7269

6. 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, officer, or subdivision of this state including the Department from instituting civil or criminal proceedings as may be appropriate now or in the future not related to this matter.

7. 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 any and all states in which he holds an insurance license and must disclose this administrative action on any license application.

James Edward Brewster, NPN 6743062

James Edward Brewster 4400 W. Missouri Ave., Suite 52 Glendale, AZ 85301 Respondent

COPY delivered same date to:

Mary Kosinski, Regulatory Legal Affairs Officer
Catherine M. O'Neil, Consumer Legal Affairs Officer
Steven Fromholtz, Assistant Director, Consumer Protection Division
Aqueelah Currie, Licensing Supervisor
Sharyn Kerr, Consumer Protection Division
Arizona Department of Insurance
2910 N. 44th Street, Suite 210
Phagniz, Arizona 25019, 7260

COPY delivered electronically, same date to:
James Edward Brewster
jebbrewster@gmail.com Respondent
James Edward Brewster
jebrewster@msn.com Respondent
- Nopondon
Francine Martinez
Francine Martinez