

MAY 28 2019

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STATE OF ARIZONA  
DEPARTMENT OF INSURANCE

In the Matter of:

**FLORES, ANDRES**  
(National Producer Number 17252520)

**Respondent.**

No. 19A-082-INS

**CONSENT ORDER**

The State of Arizona Department of Insurance ("Department") has received evidence that **Andres Flores** ("Flores" or "Respondent") violated provisions of Title 20, Arizona Revised Statutes ("A.R.S."). Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true and consents to entry of the following Conclusions of Law and Order.

**FINDINGS OF FACT**

1. Flores was, at all material times, licensed as an Arizona resident personal lines insurance producer. The Department first issued Flores a license, number 17252520, on April 25, 2014. The license is scheduled to expire on July 31, 2021.

2. Flores's addresses of record are: 8650 North 35<sup>th</sup> Avenue, Suite 110, Phoenix, Arizona 85051-3835, (business) and 4405 West Solano Drive South, Glendale, Arizona 85301-6320 (mailing).

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1 **State Farm Fire and Casualty Company Complaint**

2 3. On or about February 9, 2018, the Department received a "Termination for  
3 Cause" letter ("complaint") for Flores from State Farm Fire and Casualty Company  
4 ("Company").

5 4. The Company alleged that Flores had cashed a premium check for a  
6 homeowner's policy he had sold.

7 5. On or about December 1, 2017, Flores contacted the Company to state he had  
8 a \$660.00 money order to be applied to the homeowner's policy. Flores admitted he had  
9 cashed the previously received premium check for himself.

10 6. On or about January 15, 2019, the Company advised that the homeowner was  
11 made whole, the policy never cancelled, and the policy remains in force.

12 **CONCLUSIONS OF LAW**

13 1. The Director has jurisdiction over this matter.

14 2. Respondent's conduct, as described above, constitutes improperly withholding,  
15 misappropriating or converting any monies or properties received in the course of doing  
16 insurance business, within the meaning of A.R.S. § 20-295(A)(4).

17 3. Respondent's conduct, as described above, constitutes fraudulent practices in  
18 the course of doing insurance business, demonstrating incompetence, untrustworthiness or  
19 financial irresponsibility in the conduct of business in this state or elsewhere, in violation of  
20 A.R.S. § 20-295(A)(8).

21 5. Grounds exist for the Director to deny, suspend for not more than twelve  
22 months, revoke or refuse to renew and insurance producer's license, within the meaning of  
23 A.R.S. § 20-295(A).

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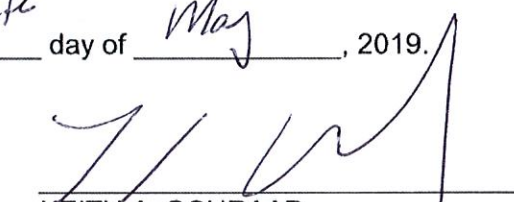
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**ORDER**

IT IS HEREBY ORDERED THAT:

The insurance producer license for **Andres Flores**, National Producer Number 17252520, is revoked effective immediately upon entry of this Order.

DATED AND EFFECTIVE this 28<sup>th</sup> day of May, 2019.

  
\_\_\_\_\_  
KEITH A. SCHRAAD  
Director of Insurance


**CONSENT TO ORDER**

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

1           5.     Respondent acknowledges that the acceptance of this Consent Order by the  
2 Director is solely to settle this matter against him and does not preclude any other agency,  
3 officer, or subdivision of this state including the Department from instituting civil or criminal  
4 proceedings as may be appropriate now or in the future.

5           6.     Respondent acknowledges that this Consent Order is an administrative action  
6 that the Department will report to the National Association of Insurance Commissioners  
7 (NAIC) and that he may have to report this administrative action on any future licensing  
8 applications either to the Department or other states' Departments of Insurance.

9  
10           05-22-19  
11           Date

  
\_\_\_\_\_  
Andres Flores (NPN License No. 17252520)

12  
13     **COPY** of the foregoing mailed this  
14     31<sup>st</sup> day of May, 2019, to:

15     Andres Flores  
16     8650 N 35<sup>th</sup> Ave, STE 110  
17     Phoenix, AZ 85051-3835  
18     Respondent

19     Andres Flores  
20     4405 W Solano Dr. S  
21     Glendale, AZ 85301-6320  
22     Respondent

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

2 Mary Kosinski, Regulatory Legal Affairs Officer  
3 Catherine M. O'Neil, Consumer Legal Affairs Officer  
4 Steven Fromholtz, Assistant Director, Consumer Protection Division  
5 Sharyn Kerr, Administrative Assistant, Consumer Protection Division  
6 Jeff Eavenson, Investigator  
7 Arizona Department of Insurance  
8 100 North 15<sup>th</sup> Avenue, Ste.102  
9 Phoenix, Arizona 85007-2624

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11 Francine Martinez

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