

JAN 06 2020

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE  
BY HS 01/06/2020

In the Matter of:

**GUZMAN, ROMEO URBANO**  
(National Producer Number 16865240)

and

**ROMEO U. GUZMAN AGENCY, LLC**  
(Arizona License Number 1800005582)

Petitioners.

No. 19A-117-INS

CONSENT ORDER

The State of Arizona Department of Insurance ("Department") has received evidence that Romeo Urbano Guzman and the Romeo U. Guzman Agency, L.L.C. have violated provisions of Title 20, Arizona Revised Statutes ("A.R.S."). Petitioners wish to resolve this matter and admit the following Findings of Fact are true and consent to entry of the following Conclusions of Law and Order.

#### FINDINGS OF FACT

1. Romeo Urbano Guzman ("Guzman") is, and was at all times material, licensed as an Arizona resident insurance producer with lines of authority in property, casualty, accident and health or sickness, and life insurance, National Producer Number 1485991. Guzman's license is scheduled to expire on November 30, 2022.

2. Guzman's addresses of record with the Department are: 6539 W. Corrine Dr., Glendale, AZ 85304 (business and mailing) and [medmal85304@yahoo.com](mailto:medmal85304@yahoo.com) (business e-mail).

3. The Romeo U. Guzman Agency, L.L.C. ("Agency") was, at all material times, licensed as an Arizona resident insurance producer with lines of authority in property, casualty,

1 accident and health or sickness, and life insurance, Arizona License Number 1800005582.  
2 The Agency's license expired on July 31, 2019.

3 4. The Agency's address of record with the Department is: 6539 W. Corrine Dr.,  
4 Glendale, AZ 85304 (business and mailing).

5 5. Guzman is the sole manager of the limited liability company as well as its  
6 statutory agent.

7 **Centurion Medical Liability Protective RRG, Inc. Complaint**

8 6. In January 2014, Guzman entered into an Exclusive Insurance Agency  
9 Agreement ("Agreement") with Centurion Medical Liability Protective RRG, Inc. ("Centurion")  
10 which required that he solicit medical professional liability insurance business exclusively for  
11 Centurion.

12 7. On February 7, 2019, Centurion sent a "Notice of Termination" letter to Guzman  
13 for violating his contract with Centurion. The letter states in part, "...this is only the most  
14 recent breach in an incredibly long list of breaches covering virtually every contractual term  
15 with Centurion and your fiduciary obligations to both Centurion and as a licensed insurance  
16 agent."

17 8. On July 25, 2019, attorney Sarah L. Barnes submitted a consumer complaint to  
18 the Department against Guzman on behalf of her client, Centurion ("Complaint").

19 9. The Complaint states that on May 6, 2019, Guzman "improperly contacted Dr.  
20 Louis Glass and collected \$30,959.00 via wire transfer from him, and improperly contacted Dr.  
21 Jose DeOcampo [sic] and collected \$21,000.00 from him, under the false pretense that the  
22 monies were to cover their required renewal premiums for their Centurion prof. malpractice  
23 policies."

1 10. Both Dr. Glass and Dr. De Ocampo were unaware that Centurion had terminated  
2 its contract with Guzman and that Guzman was not authorized to collect the premiums.

3 11. The Complaint further states, "The funds collected were also arbitrary and did  
4 not reconcile with the physicians' actual renewal premiums."

5 12. Guzman did not remit the funds collected from Dr. Glass and Dr. De Ocampo to  
6 Centurion, nor did he return the funds to the physicians.

7 13. In July 2019, Centurion communicated by email with both Dr. Glass and Dr. De  
8 Ocampo, stating, "We will do everything in our power to assist in recovering your funds from  
9 Mr. Guzman."

10 14. On July 17, 2019, Guzman sent a text message to Sean Mintz, Centurion's Chief  
11 Executive Officer, stating in part, "I promise you and Dr. Glass that the monies will be returned  
12 to him. I am working on getting it done."

13 15. On July 25, 2019, Guzman sent an email to Kathy Lake, Legal Administrative  
14 Assistant for Sarah L. Barnes, stating in part, "I received your certified letter. I working [sic]  
15 diligently to get the funds and return it to the doctors."

16 16. On August 20, 2019, the Department summarily suspended Guzman's insurance  
17 producer license, National Producer Number 1485991, and the Agency's license, Arizona  
18 License Number 1800005582.

19 17. On September 17, 2019, Guzman timely appealed the summary suspension.

### 20 CONCLUSIONS OF LAW

21 1. The Director has jurisdiction over this matter.

22 2. Petitioners' conduct, as described above, constitutes improperly withholding,  
23 misappropriating or converting any monies or properties received in the course of doing

1 insurance business, within the meaning of A.R.S. § 20-295(A)(4).

2 3. Petitioners' conduct, as described above, constitutes using fraudulent, coercive  
3 or dishonest practices, or demonstrating incompetence, untrustworthiness or financial  
4 irresponsibility in the conduct of business, within the meaning of A.R.S. § 20-295(A)(8).

5 4. Grounds exist for the Director to deny, suspend for not more than twelve months,  
6 revoke or refuse to renew Petitioners' insurance producer licenses, pursuant to A.R.S. § 20-  
7 295(A).

8 **ORDER**

9 IT IS HEREBY ORDERED THAT:

10 1. **Romeo Urbano Guzman**, National Producer Number 1485991, shall  
11 immediately pay restitution to Dr. Louis H. Glass in the amount of \$30,959.00. Petitioners  
12 shall provide proof of the restitution payment to the Department.

13 2. **Romeo Urbano Guzman** shall immediately pay restitution to Dr. Jose Z. De  
14 Ocampo in the amount of \$21,000.00. Petitioners shall provide proof of the restitution  
15 payment to the Department.

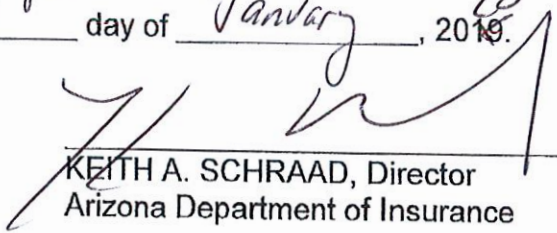
16 3. The insurance producer license of Romeo Urbano Guzman, National Producer  
17 Number 1485991, is revoked, effective immediately.

18 4. The insurance producer license of Romeo U. Guzman Agency L.L.C., Arizona  
19 License Number 1800005582, is revoked, effective immediately.

20 5. The hearing, Docket #19A-117-INS, scheduled for **January 7, 2020, at 1:30**  
21 **p.m.** is vacated.

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23

1 DATED AND EFFECTIVE this 6<sup>th</sup> day of January, 2019.

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4 KEITH A. SCHRAAD, Director  
Arizona Department of Insurance

5 **CONSENT TO ORDER**

6 1. Petitioners have reviewed the foregoing Findings of Fact, Conclusions of Law  
7 and Order.

8 2. Petitioners admit to the jurisdiction of the Director of Insurance, State of Arizona,  
9 and admit the foregoing Findings of Fact and consent to the entry of the foregoing  
10 Conclusions of Law and Order.

11 3. Petitioners are aware of their right to notice and to a hearing, at which they may  
12 be represented by counsel, present evidence and examine witnesses. Petitioners irrevocably  
13 waive their right to such notice and hearing and to any court appeals relating to this Consent  
14 Order.

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

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

22 6. Petitioners acknowledge that this Consent Order is an administrative action that  
23 the Department will report to the National Association of Insurance Commissioners (NAIC).  
Petitioners further acknowledge that they must report this administrative action to

1 any and all states in which they hold an insurance license and must disclose this  
2 administrative action on any license application.

3 January 6, 2020  
4 Date

Romeo Urbano Guzman  
Romeo Urbano Guzman, National Producer #1485991

5 **COPY** of the foregoing emailed and mailed  
6 this 6<sup>th</sup> day of January, 2020, to:

7 Romeo Urbano Guzman  
8 6539 W. Corrine Dr.  
9 Glendale, AZ 85304  
10 Petitioner

11 Romeo U. Guzman Agency, LLC  
12 6539 W. Corrine Dr.  
13 Glendale, AZ 85304  
14 Petitioner

15 Romeo Urbano Guzman  
16 medma185304@yahoo.com  
17 Petitioner

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

19 Mary Kosinski, Regulatory Legal Affairs Officer  
20 Ana Starcevic, Paralegal Project Specialist  
21 Steven Fromholtz, Assistant Director, Consumer Protection  
22 Wendy Greenwood, Investigations Supervisor  
23 Arizona Department of Insurance  
100 N. 15<sup>th</sup> Avenue, Suite 102  
Phoenix, Arizona 85007

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

Tammy Eigenheer, Administrative Law Judge  
<https://portal.azoah.com/submission>  
Office of Administrative Hearings

Deian Ousounov, Assistant Attorney General  
[AdminLaw@azag.gov](mailto:AdminLaw@azag.gov)  
Attorney for the Department

Marcine Gray  
#8423857