

NOV 18 2019

STATE OF ARIZONA

DEPARTMENT OF INSURANCE DEPT OF INSURANCE
BY AS 11/18/2019

In the Matter of:

MINOR, EBONEE P.
(National Producer Number 18492945)

No. 19A-163-INS

CONSENT ORDER

Respondent.

The State of Arizona Department of Insurance ("Department") has received evidence that **Ebonee P. Minor** ("Minor" 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, admits the following Findings of Fact are true and consents to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Minor was, at all material times, licensed as an Arizona resident insurance producer with a single line of authority: personal lines insurance. The Department issued Minor's license, number 18492945, on March 26, 2018. The license is scheduled to expire on December 31, 2021.

2. Minor's addresses of record are: 2075 West Pinnacle Peak Road, Suite 110, Phoenix, AZ 85027-1219 (business), PO Box 42736 Phoenix, Arizona 85080 (mailing), and eminor2@amica.com (business email).

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Amica Complaint

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2 3. On or about July 25, 2019, The Department received a Termination for Cause
3 notice on Minor from Amica Insurance Company (“Amica”).

4 4. Amica alleged that Minor was knowingly and purposefully submitting incomplete
5 insurance applications that benefited consumers in order to increase her sales productivity.

6 5. On or about April 30, 2019, Amica discovered an insurance policy submitted by
7 Minor that was not coded correctly and upon listening to the call recording between the
8 consumer and Minor discovered she entered unconfirmed information without asking the
9 consumer specific questions during the quoting process.

10 6. Amica proceeded to audit eighteen additional phone calls between Minor and
11 consumers and found incorrect coding on all of these files.

12 7. On or about September 5, 2019, the Department conducted an Examination
13 Under Oath (“EUO”) with Minor. Minor confirmed that her supervisor met with her regarding
14 incorrect coding of insurance policies and quotes. Minor stated she recalled having to sign an
15 acknowledgement of understanding at this meeting but did not recall specifically what coding
16 issues she was alleged to have done incorrectly.

17 8. During the EUO, Minor admitted to sometimes forgetting to ask specific questions
18 during the quoting process when it involved quotes with multiple lines of insurance. However
19 she stated she would usually correct these mistakes prior to binding the policies.

20 9. Minor admitted she had not updated her mailing, business, and email address
21 with the Department within thirty days of their change.

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1 **ORDER**

2 IT IS HEREBY ORDERED THAT:

3 1. **Ebonee P. Minor**, National Producer Number 18492945, shall immediately pay a
4 civil penalty of \$100 for deposit into the state general fund.

5 DATED AND EFFECTIVE this 18th day of November, 2019.

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8 KEITH A. SCHRAAD
Director of Insurance

9 **CONSENT TO ORDER**

10 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law and
11 Order.

12 2. Respondent admits the jurisdiction of the Director of Insurance, State of Arizona,
13 and admits the foregoing Findings of Fact and consents to the entry of the foregoing
14 Conclusions of Law and Order.

15 3. Respondent is aware of her right to notice and to a hearing, at which she may be
16 represented by counsel, present evidence and examine witnesses. Respondent irrevocably
17 waives her right to such notice and hearing and to any court appeals relating to this Consent
18 Order.

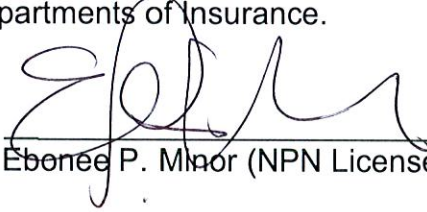
19 4. Respondent states that no promise of any kind or nature whatsoever, except as
20 expressly contained in this Consent Order, was made to her to induce her to enter into this
21 Consent Order and that she has entered into this Consent Order voluntarily.

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

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

7 11/15/19
8 Date


Ebonee P. Minor (NPN License No. 18492945)

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13 **COPY** of the foregoing mailed this
14 19 day of November, 2019, to:

15 Ebonee P. Minor
16 17239 N 19th Ave
17 Phoenix, AZ 85023
18 Respondent

19 Ebonee P. Minor
20 2075 W Pinnacle Peak Rd, Ste 110
21 Phoenix, AZ 85027-1219
22 Respondent

23 Ebonee P. Minor
24 P.O. Box 42736
Phoenix, AZ 85080
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 Ana Starcevic, Paralegal Project Specialist
6 Sharyn Kerr, Administrative Assistant, Consumer Protection Division
7 Jeff Eavenson, Investigator
8 Aqueelah Currie, Licensing Supervisor
9 Arizona Department of Insurance
10 100 North 15th Avenue, Ste.102
11 Phoenix, Arizona 85007-2624

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

13 Ebonee P. Minor
14 eminor2@amica.com
15 Respondent

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Francine Martinez