

FEB 04 2020

STATE OF ARIZONA DEPT OF INSURANCE  
DEPARTMENT OF INSURANCE BY AS 02/04/2020

In the Matter of:

**HOOPER, RYAN EDWARD**

(National Producer No. 16352824)

Respondent.

No. 20A- 012 -INS

**CONSENT ORDER**

The Arizona Department of Insurance (“Department”) has received evidence that **Ryan Edward Hooper (“Hooper” 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 Finding of Fact are true, and consents to the entry of the following Conclusions of Law and Order.

**FINDINGS OF FACT**

1. Hooper is, and was at all material times, licensed as an Arizona resident insurance producer with two lines of authority: life, and accident and health, and sickness insurance. Hooper last renewed his license, number 16352824, on April 1, 2019 and it is scheduled to expire on March 31, 2023.

2. Hooper’s business and mailing addresses of record with the Department are: 2976 East Meadowview Drive, Gilbert, Arizona 85298 (business); 4432 East Towne Lane, Gilbert, Arizona 85234 (mailing). Hooper’s business e-mail address of record with the Department is [ryan.hooper13@gmail.com](mailto:ryan.hooper13@gmail.com).

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1 **AFLAC Complaint**

2 3. On October 28, 2019, American Family Life Assurance Company of  
3 Columbus (“Aflac”) submitted a written complaint to the Department which alleged that  
4 Hooper submitted policy applications without the applicants’ knowledge and forged the  
5 signatures of the applicants.

6 4. On January 16, 2020, Hooper confirmed Aflac’s allegation to the Department  
7 at an Examination Under Oath (“EUO”) by stating he had traced the applicant’s signatures  
8 from another document that the applicants had signed on a different date and at a different  
9 location.

10 5. Hooper further stated he had moved from his mailing addresses of record  
11 approximately three years earlier and did not updated his address with the Department.

12 6. Following the EUO, Hooper updated his business address with the Department,  
13 but neglected to update his mailing address.

14 **CONCLUSIONS OF LAW**

15 1. The Director has jurisdiction over this matter.

16 2. Respondent’s conduct, as described above, constitutes a violation of Title 20 or  
17 any rule, subpoena or order of the Director, within the meaning of A.R.S. § 20-295(A)(2).

18 3. Respondent’s conduct, as described above, constitutes using fraudulent,  
19 coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or  
20 financial irresponsibility in the conduct of business in this state or elsewhere, in violation of  
21 A.R.S. § 20-295(A)(8).

22 4. Respondent’s conduct, as described above, constitutes knowingly presenting,  
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1 causing to be presented or preparing with the knowledge or belief that it will be presented, an  
2 oral or written statement, including computer generated documents, to an insurer that  
3 contains untrue statements of material fact or that fails to state any material fact with respect  
4 to the application for the issuance of an insurance policy, within the meaning of A.R.S. § 20-  
5 463(A)(1)(a).

6 5. Respondent's conduct, as described above, constitutes failing to inform the  
7 director in writing within thirty days of a change in the licensee's residential, business or e-  
8 mail address, in violation of A.R.S. § 20-286(C).

9 6. Respondent's conduct, as described above, constitutes forging another's name  
10 to any document related to an insurance transaction, within the meaning of A.R.S. § 20-  
11 295(A)(10).

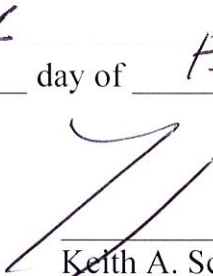
12 7. Grounds exist for the Director to suspend for not more than twelve months or  
13 revoke Respondent's insurance producer license, pursuant to A.R.S. § 20-295(A).

14 **ORDER**

15 IT IS HEREBY ORDERED THAT:

16 1. The Respondent's insurance producer license is revoked, effective  
17 immediately.

18 Effective this 4<sup>th</sup> day of February, 2020.

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20 \_\_\_\_\_  
21 Keith A. Schraad  
22 Director of the Arizona Department of Insurance  
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1 **CONSENT TO ORDER**

2 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law  
3 and Order.

4 2. Respondent admits to the jurisdiction of the Director of the Arizona  
5 Department of Insurance and admits the foregoing Findings of Fact and consents to the entry  
6 of the foregoing Conclusions of Law and Order.

7 3. Respondent is aware of his right to notice and to a hearing, at which he may be  
8 represented by counsel, present evidence and examine witnesses.

9 4. Respondent irrevocably waives his right to such notice and hearing and to any  
10 court appeals relating to this Consent Order.

11 5. Respondent states that no promise of any kind or nature whatsoever, except as  
12 expressly contained in this Consent Order, was made to induce him to enter into this Consent  
13 Order and that he has entered into this Consent Order voluntarily.

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

18 7. Respondent acknowledges that this Consent Order is an administrative action  
19 that the Department will report to the National Association of Insurance Commissioners  
20 (NAIC). Respondent further acknowledges that he must report this administrative action to  
21 any and all states in which he holds an insurance license and must disclose this  
22 administrative action on any license application.

1 1/30/2020  
Date

R. Hooper  
Ryan Edward Hooper, NPN 16352824

2  
3 **COPY of the foregoing delivered by U.S. First-Class Mail**  
this 5<sup>th</sup> day of February, 2020, to:

4 Ryan Edward Hooper  
5 2976 E. Meadowview Dr.  
6 Gilbert, AZ 85298  
Respondent

7 Ryan Edward Hooper  
8 4432 E. Towne Lane  
Gilbert, AZ 85234  
Respondent

9 **COPY delivered same date to:**

10 Mary Kosinski, Regulatory Legal Affairs Officer  
11 Ana Starcevic, Paralegal Project Specialist  
12 Catherine M. O'Neil, Consumer Legal Affairs Office  
13 Steven Fromholtz, Assistant Director, Consumer Protection Division  
14 Aqueelah Currie, Licensing Supervisor  
15 Jeff Eavenson, Investigator  
Linda Lutz, Legal Assistant  
Arizona Department of Insurance  
100 North 15th Avenue, Suite 261  
Phoenix, Arizona 85007-2630

16 **COPY delivered electronically, same date to:**

17 Ryan Edward Hooper  
ryan.hooper13@gmail.com  
18 Respondent

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20 Francine Juarez  
Francine Juarez

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