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**STATE OF ARIZONA
DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS**

In the Matter of:

No. 21A-011-INS

ORTEGA, RICARDO
(National Producer No. 18453669)

CONSENT ORDER

Respondent

The Arizona Department of Insurance and Financial Institutions (“Department”) has received evidence that **Ricardo Ortega (“Ortega” 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 admit the following Finding of Fact are true, and consent to the entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

- 1. Ortega is, and was at all material times, licensed as an Arizona resident public adjuster. His license, number 18453669, was last renewed on December 22, 2020, and is scheduled to expire on November 30, 2024.
- 2. Ortega’s business and mailing address of record with the Department is 328 North 20th Avenue, Phoenix, Arizona 85009. Ortega’s business e-mail address of record with the Department is ricardo@azpda.com.

Unlicensed Activity

- 3. On or about December 16, 2020, the Department received a complaint from Pekin Insurance Company (“Pekin”) regarding Ortega.

1 violation up to an aggregate civil penalty of \$2,500.00, or impose a civil penalty of not more
2 than \$2,500.00 for each intentional failure or violation, up to an aggregate civil penalty of
3 \$15,000.00, within the meaning of A.R.S. § 20-295(F).

4 **ORDER**

5 IT IS HEREBY ORDERED THAT:

6 **Ricardo Ortega** shall immediately pay a civil penalty of two hundred fifty dollars
7 (\$250.00).

8 Effective this _____ day of _____, 2021.

9
10 _____
11 Evan G. Daniels
12 Director
13 Arizona Department of Insurance and Financial Institutions

13 **CONSENT TO ORDER**

14 1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law
15 and Order.

16 2. Respondent admits to the jurisdiction of the Director of the Arizona
17 Department of Insurance and Financial Institutions and admits the foregoing Findings of Fact
18 and consents to the entry of the foregoing Conclusions of Law and Order.

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

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

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


4 6. Respondent acknowledges and agrees that the acceptance of this Consent to
5 Assessment by the Director is solely to settle this matter and does not preclude the
6 Department from instituting other proceedings as may be appropriate now or in the future.
7 Furthermore, and notwithstanding any language in this Notice of Assessment, this Notice of
8 Assessment does not preclude in any way any other state agency or officer or political
9 subdivision of this state from instituting proceedings, investigating claims, or taking legal
10 action as may be appropriate now or in the future relating to this matter or other matters
11 concerning Respondent, including but not limited to violations of Arizona's Consumer Fraud
12 Act. Respondent acknowledges that, other than with respect to the Department, this Notice
13 of Assessment makes no representations, implied or otherwise, about the views or intended
14 actions of any other state agency or officer or political subdivision of the state relating to this
15 matter or other matters concerning Respondent.

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

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1 8. Respondent waives all rights to seek an administrative or judicial review or
2 otherwise to challenge or contest the validity of this Notice of Assessment and its
3 accompanying parts before any court of competent jurisdiction.

4
5 1-19-2021
Date

6 

Ricardo Ortega
(NPN License No. 18453669)

7 **COPY** of the foregoing delivered by E-mail
8 this _____ day of _____, 2021, to:

9 Ricardo Ortega
328 N 20th Ave
Phoenix, AZ 85009
10 ricardo@azpda.com
ricardoortega72@yahoo.com

11 Respondent

12 **COPY** of the foregoing delivered/emailed same date, to:

13 Deian Ousounov, Regulatory Legal Affairs Officer
Ana Starcevic, Paralegal Project Specialist
14 Catherine M. O'Neil, Consumer Legal Affairs Office
Steven Fromholtz, Division Manager, Licensing Division
15 Aqueelah Currie, Licensing Supervisor
Jeff Eavenson, Investigator
16 Linda Lutz, Legal Assistant, Licensing Division
Arizona Department of Insurance
17 100 North 15th Avenue, Suite 261
Phoenix, Arizona 85007-2630

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20 _____
Francine Juarez