

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 22nd day of January, 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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Arizona Department of Insurance and Financial Institutions
RECEIPT OF PAYMENT

Our mission is to help Arizonans receive the benefits and protections to which they are legally entitled by enforcing insurance and financial-institution laws and by providing information and assistance; and, to combat vehicle theft.

Date:	01/14/2021
Receipt #:	0081481
ADDITIONAL INFORMATION: License Number: 18453669	

Payor/Licensee Name:	RICARDO ORTEGA/PROPERTY DAMAGE ADJUSTERS LLC
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Description of Fee	Amount
PNLTY-CONSENT ORDER REVENUES	\$250.00
Transaction Total:	\$250.00

Payment Information	
Amount Paid by Check 111:	\$250.00
Credit Tendered:	\$0.00
Cash Tendered:	\$0.00
Change Returned:	\$0.00
Payment Total:	\$250.00

The Arizona Department of Insurance and Financial Institutions continually works to improve service to its customers. Please e-mail or mail any ideas on how we can improve to:

Mary Jordan
 100 N. 15th Ave. # 102
 Phoenix, Arizona 85007-2624
 e-mail: Mary.Jordan@difi.az.gov