

STATE OF ARIZONA
Department of Insurance and Financial Institutions
FILED April 15, 2025 by AS

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26

STATE OF ARIZONA
DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:
DONALD LUCKADOO
(National Producer No. 2656261)

No. 24A-120-INS
DEFAULT ORDER

Respondent

On March 5, 2025, the Arizona Department of Insurance and Financial Institutions (the "Department") issued a Notice of Hearing and Complaint ("Notice") in the above-captioned matter, a copy of which is attached as **Exhibit A** and incorporated by this reference. The Notice required Donald Luckadoo ("Respondent") to provide a written answer to the allegations set forth in the Notice within twenty days of the issuance of the Notice. As of this date, Respondent has failed to file an answer. On March 31, 2025, counsel for the Department filed a Motion for Default, a copy of which is attached as **Exhibit B**. As of this date, Respondent has not responded to the Department's motion. Pursuant to A.A.C. R20-6-106(D), a party that fails to file an answer within the time provided shall be deemed to be in default and one or more of the allegations in the Notice of Hearing may be deemed to be admitted.

FINDINGS OF FACT

1. Notice was proper.
2. Respondent is in default.
3. The allegations in the Notice are deemed admitted.

///

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26

CONCLUSIONS OF LAW

1. The conduct alleged in the Notice constitutes grounds for the Director to suspend, revoke or refuse to renew Respondent’s license to transact insurance in Arizona, pursuant to A.R.S. §20-295(A).

ORDER

IT IS ORDERED:

1. Donald Luckadoo’s non-resident insurance producer license, National Producer Number 2656261, is revoked effective upon the issuance of this Order.

2. The hearing set for **April 22, 2025 at 9:30 a.m.** shall be vacated.

DATED and EFFECTIVE this 15th day of April, 2025.

Barbara D. Richardson

Barbara D. Richardson, Director
Arizona Department of Insurance
and Financial Institutions

1 **COPY** of the foregoing electronically filed this
15th day of April, 2025 to:

2 Jenna Clark, Administrative Law Judge
3 <https://portal.azoah.com/submission>
4 Office of Administrative Hearings

5 **COPY** of the foregoing emailed same date to:

6 Alena Caravetta, Regulatory Legal Affairs Officer
7 Deian Ousounov, Chief Financial Deputy Director
8 Ana Starcevic, Project Specialist
9 Rachel Smith, Insurance Analyst/Investigator
Arizona Department of Insurance and Financial Institutions

10 Donald Luckadoo
11 skip@onestopnevada.com
12 d.luckadoo@outlook.com
13 *Respondent*

14 Zachary Howard, Assistant Attorney General
15 AdminLaw@azag.gov
16 Attorney for the Arizona Department of Insurance and Financial Institutions

17 **COPY** mailed same date to:

18 Donald Luckadoo
19 P.O. Box 5972
20 Reno, NV 89513
21 *Respondent*

9489 0090 0027 6655 0798 79

22 Ana Starcevic

23
24
25
26

Exhibit A

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26

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

In the Matter of:

DONALD LUCKADOO
(National Producer Number 2656261)

Respondent

No. 24A-120-INS

**NOTICE OF HEARING AND
COMPLAINT**

(ALJ Adam Stone)

DIRECTED TO:

Donald Luckadoo
Respondent

YOU ARE HERBY NOTIFIED that under Arizona Revised Statutes (“A.R.S.”) §§
20-161 and 41-1092.01, the above-captioned matter will be conducted through the Office of
Administrative Hearings, an independent agency.

Date of Hearing:
April 22, 2025 at 9:30 a.m.

Location:
Office of Administrative Hearings
1740 W. Adams St.
Lower Level
Phoenix, AZ 85007

Information regarding procedures, practice pointers, or the online filing of motions is
available through the Office of Administrative Hearings’ website at www.azoah.com, or by
calling their offices at (602) 542-9826.

The Office of Administrative Hearings has designated Adam Stone, at the address and
phone number listed above, as the Administrative Law Judge for these proceedings.

Under the Americans with Disabilities Act (ADA), the Office of Administrative
Hearings endeavors to ensure the accessibility of its hearings to all persons with disabilities.

1 Persons with disabilities may request reasonable accommodations such as interpreters,
2 alternative formats, or assistance with physical accessibility. Requests for accommodations
3 should be made as far in advance of the Hearing as possible to allow time to arrange the
4 accommodations. If you require accommodations, please contact the Office of
5 Administrative Hearings by calling their offices at (602) 542-9826.

6 Under Arizona Administrative Code (“A.A.C.”) R2-19-106 and R2-19-110, motions
7 to continue this matter shall be made in writing to the Administrative Law Judge at least
8 fifteen (15) days before the Hearing date, unless good cause is demonstrated. A copy of any
9 motion to continue shall be filed and served according to A.A.C. R2-19-108, with a copy
10 provided to the Assistant Attorney General identified below.

11 You may appear on the date and at the time and place specified in this Notice with or
12 without the assistance of counsel. An insurance company may be represented by a corporate
13 officer pursuant to A.R.S § 20-161(B). Additionally, you have the right to present evidence
14 in response to the allegations in this Notice, to have a reasonable opportunity to inspect all
15 documentary evidence, to examine witnesses, to present evidence in support of your
16 interests, and to have subpoenas issued by the Administrative Law Judge to compel the
17 attendance of witnesses and the production of evidence. If you fail to appear at the
18 administrative hearing (the “Hearing”), the Administrative Law Judge can proceed with the
19 Hearing and issue a Recommended Decision. The Directors of the Arizona Department of
20 Insurance and Financial Institutions (the “Director”) can then consider the Recommended
21 Decision and make a final determination on this matter.

22 Under A.R.S. § 41-1092.07(E), a clear and accurate record of the proceedings will be
23 made by a court reporter or by electronic means. Any party that requests a transcript of the
24 proceedings shall pay the cost of the transcript for the court reporter or other transcriber.

25 **Under A.A.C. R20-6-106, within twenty (20) days after service of a Notice of**
26 **Hearing, the Respondent shall appear by filing a written Answer to the allegations in**

1 the Notice. The Answer shall state Respondent's position or defense and shall
2 specifically admit or deny each assertion in the Notice. Any allegation not denied shall
3 be deemed admitted. Any defense not raised will be considered waived. If a timely
4 Answer is not filed, Respondent may be deemed in default and the Director may deem
5 the allegations in the Notice as true and admitted. Accordingly, the Director may take
6 whatever action is deemed appropriate.

7 Pursuant to A.R.S. § 41-1092.06, Respondent has the right to request an informal
8 settlement conference ("ISC") by filing a written request with the Arizona Department of
9 Insurance and Financial Institutions ("Department") no later than **twenty (20) days** before
10 the scheduled hearing. The ISC will be held within **fifteen (15) days** after receiving the
11 request. If an ISC is requested, a person with the authority to act on behalf of the
12 Department will be present.

13 Please note that in requesting an ISC, Respondent waives any right to object to the
14 participation of the Department's representative in the final administrative decision of this
15 matter. Any statements, either written or oral, made by the Department, Respondent, or their
16 representatives at an ISC, including a written document created or expressed solely for the
17 purpose of settlement negotiations, are inadmissible in any subsequent administrative
18 hearing. See A.R.S. § 41-1092.06.

19 Questions concerning issues raised in this Notice should be directed to Assistant
20 Attorney General Zachary Howard, 2005 North Central Avenue, Phoenix, AZ 85004,
21 telephone number (602) 542-7769, or by e-mail at Zachary.Howard@azag.gov.

22 The purpose of the Hearing is to determine whether grounds exist to revoke
23 Respondent's Arizona non-resident insurance producer license. In support of its position that
24 grounds exist, the Department alleges the following.

25 ///

26 ///

1 **PARTIES & JURISDICTION**

2 1. The Department was created and enabled to administer certain laws of the
3 State of Arizona including the licensure and regulation of the insurance producer profession
4 in this state. A.R.S. § 20-142 and A.R.S. §§ 20-281 *et seq.*

5 2. Donald Luckadoo (“Luckadoo” or “Respondent”) holds an Arizona non-
6 resident insurance producer license.

7 3. The Office of Administrative Hearings has subject matter and personal
8 jurisdiction over the named parties in this Notice under A.R.S. § 20-161 and A.R.S. §§ 41-
9 1092 *et seq.*

10 **FACTS**

11 4. The Department first issued an Arizona non-resident insurance producer
12 license, National Producer Number 2656261, with lines of authority in casualty, property,
13 life, and accident and health or sickness insurance to Luckadoo on August 2, 2019. The
14 license is scheduled to expire on April 30, 2027.

15 5. Luckadoo’s addresses of record with the Department are 1281 Terminal Way,
16 Suite 210, Reno, Nevada 89502 (business) and P.O. Box 5972, Reno, Nevada 89513
17 (mailing). His email addresses are skip@onestopnevada.com and d.luckadoo@outlook.com.

18 **Nevada Division of Insurance Order**

19 6. On August 27, 2024, the Nevada Division of Insurance (“NDOI”) sent an
20 email to the Department advising that Luckadoo’s Nevada home state license was revoked
21 on March 7, 2024.

22 7. The Department obtained the NDOI Final Order revoking Luckadoo’s
23 Nevada’s Resident Producer License and learned the reason for the revocation was
24 Luckadoo’s failure to return unearned premiums to AFCO Credit Corporation and failure to
25 respond to NDOI’s inquiries.

26 8. Luckadoo did not report the Nevada order to the Department within 30 days.

1
2
3
4
5
6
7
8
9
10
11
12
13
14
15
16
17
18
19
20
21
22
23
24
25
26

California Department of Insurance Order

9. On May 23, 2024, the California Department of Insurance issued an Order of Summary Revocation revoking Luckadoo's California insurance producer license.

10. Luckadoo did not report the California order to the Department within 30 days.

CONCLUSIONS OF LAW

11. The Director has jurisdiction over this matter.

12. Respondent's conduct, as described above, constitutes failing to maintain a license in good standing in the person's home state, pursuant to A.R.S. § 20-287(A)(1).

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

14. Respondent's conduct, as described above, constitutes having an insurance producer license, or its equivalent, denied, suspended, or revoked in any state, province, district, or territory, pursuant to A.R.S. § 20-295(A)(9).

15. Respondent's conduct, as described above, constitutes failing to report an administrative action in another jurisdiction within 30 days after the final disposition of the matter, pursuant to A.R.S. § 20-301(A).

THEREFORE, on the basis of the foregoing, the Department requests:

1. That Donald Luckadoo's Arizona non-resident insurance producer license, National Producer Number 2656261, be revoked; and

2. Any further relief that the tribunal deems appropriate.

DATED this 5th day of March, 2025.

Alena Caravetta

Alena Caravetta, Regulatory Legal Affairs Officer
Arizona Department of Insurance and
Financial Institutions

1 **E-FILE** of the foregoing delivered electronically
2 this 5th day of March, 2025, to:

3 Adam Stone, Administrative Law Judge
4 <https://portal.azoah.com/submission>
5 Office of Administrative Hearings

6 **COPY** of the foregoing mailed by U.S. First Class and Certified Mail,
7 Electronic Receipt Requested, same date to:

8 Donald Luckadoo
9 P.O. Box 5972
10 Reno, NV 89513
11 *Respondent* 9489 0090 0027 6606 0713 41

12 Donald Luckadoo
13 1281 Terminal Way, Suite 210
14 Reno, NV 89502
15 *Respondent* 9489 0090 0027 6606 0713 34

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

17 Alena Caravetta, Regulatory Legal Affairs Officer
18 Ana Starcevic, Paralegal Project Specialist
19 Rachel Smith, Insurance Analyst
20 Arizona Department of Insurance and Financial Institutions
21 100 North 15th Avenue, Suite 261
22 Phoenix, Arizona 85007

23 Donald Luckadoo
24 skip@onestopnevada.com
25 d.luckadoo@outlook.com
26 *Respondent*

27 Zachary Howard, Assistant Attorneys General
28 Zachary.Howard@azag.gov
29 *Attorney for the Arizona Department*
30 *of Insurance and Financial Institutions*

31 Ana Starcevic

Exhibit B

STATE OF ARIZONA
Department of Insurance and Financial Institutions
FILED March 31, 2025 by AS

1 KRISTIN K. MAYES
Attorney General
2 Firm Bar No. 14000
3 Zachary Howard
State Bar No. 035168
4 Assistant Attorney General
Public Law Section
5 2005 N. Central Ave.
Phoenix, Arizona 85004
6 Telephone: (602) 542-7769
E-mail: Zachary.Howard@azag.gov
7 Attorney for the Arizona Department of Insurance
and Financial Institutions

8 STATE OF ARIZONA
9 DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

11 In the Matter of:

No. 24A-120-INS

12 **DONALD LUCKADOO**
(National Producer No. 2656261)

MOTION FOR DEFAULT

14 Respondent

15 The Arizona Department of Insurance and Financial Institutions (“Department”), by
16 and through undersigned counsel, hereby requests that the Findings of Fact and Conclusions
17 of Law set forth in the Notice of Hearing and Complaint and incorporated herein by
18 reference be entered in this matter, deeming Donald Luckadoo (“Respondent”) in default,
19 deeming the allegations set forth in the Notice as true, and ordering that Respondent’s
20 insurance license be revoked.
21

22 On March 5, 2025, a Notice of Hearing and Complaint (“Notice”) was filed in this
23 matter and served upon Respondent at his mailing address of record via regular mail and
24 certified mail pursuant to A.R.S. § 41-1092.04. The Notice was also sent to Respondent via
25
26

1 his e-mail address of record.

2 Respondent had twenty (20) days from the date of issuance of the Notice to file a
3 written answer to the allegations contained therein pursuant to Arizona Administrative Code
4 (“A.A.C”) R20-6-106. As of the date of this Motion, Respondent has not filed an answer nor
5 has he appeared through counsel. Rule 20-6-106(D) of the Arizona Administrative Code
6 provides that if an answer is not timely filed, the Respondent shall be deemed in default and
7 the Director may deem the allegations set forth in the Notice of Hearing as true and take
8 whatever action is appropriate including revoking the license.
9

10 The allegations supporting the Notice of Hearing and Complaint are as follows:

11 1. The Department first issued an Arizona non-resident insurance producer
12 license, National Producer Number 2656261, with lines of authority in casualty, property,
13 life, and accident and health or sickness insurance to Luckadoo on August 2, 2019. The
14 license is scheduled to expire on April 30, 2027.
15

16 2. Luckadoo’s addresses of record with the Department are 1281 Terminal Way,
17 Suite 210, Reno, Nevada 89502 (business) and P.O. Box 5972, Reno, Nevada 89513
18 (mailing). His email addresses are skip@onestopnevada.com and d.luckadoo@outlook.com.
19

20 Nevada Division of Insurance Order

21 3. On August 27, 2024, the Nevada Division of Insurance (“NDOI”) sent an
22 email to the Department advising that Luckadoo’s Nevada home state license was revoked
23 on March 7, 2024.

24 4. The Department obtained the NDOI Final Order revoking Luckadoo’s
25 Nevada’s Resident Producer License and learned the reason for the revocation was
26

1 Luckadoo's failure to return unearned premiums to AFCO Credit Corporation and failure to
2 respond to NDOI's inquiries.

3 5. Luckadoo did not report the Nevada order to the Department within 30 days.

4 California Department of Insurance Order

5 6. On May 23, 2024, the California Department of Insurance issued an Order of
6 Summary Revocation revoking Luckadoo's California insurance producer license.

7 7. Luckadoo did not report the California order to the Department within 30 days.

8 CONCLUSIONS OF LAW

9 8. The Director has jurisdiction over this matter.

10 9. Respondent's conduct, as described above, constitutes failing to maintain a
11 license in good standing in the person's home state, pursuant to A.R.S. § 20-287(A)(1).

12 10. Respondent's conduct, as described above, constitutes a violation of Title 20 or
13 any rule, subpoena or order of the Director. A.R.S. § 20-295(A)(2).

14 11. Respondent's conduct, as described above, constitutes having an insurance
15 producer license, or its equivalent, denied, suspended, or revoked in any state, province,
16 district, or territory, pursuant to A.R.S. § 20-295(A)(9).

17 12. Respondent's conduct, as described above, constitutes failing to report an
18 administrative action in another jurisdiction within 30 days after the final disposition of the
19 matter, pursuant to A.R.S. § 20-301(A).

20 Based upon the foregoing, the Department respectfully requests that the allegations set
21 forth in the March 5, 2025 Amended Notice of Hearing and Complaint be deemed admitted
22 and that Respondent's insurance license be revoked.

1 RESPECTFULLY SUBMITTED this 31st day of March, 2025.

2 KRISTIN K. MAYES, Attorney General

3 By /s/ Zachary Howard

4 Zachary Howard, Assistant Attorney General
5 Attorney for the Arizona Department of Insurance
6 and Financial Institutions

7 **COPY** of the foregoing electronically filed this
8 31st day of March, 2025 with:

9 Barbara D. Richardson, Director
10 c/o Deian Ousounov, Chief Financial Deputy Director
11 Arizona Department of Insurance and Financial Institutions

12 **COPY** of the foregoing emailed this same date to:

13 Alena Caravetta, Regulatory Legal Affairs Officer
14 Ana Starcevic, Project Specialist
15 Rachel Smith, Insurance Analyst/Investigator
16 Arizona Department of Insurance and Financial Institutions

17 Donald Luckadoo
18 skip@onestopnevada.com
19 d.luckadoo@outlook.com
20 *Respondent*

21 **COPY** of the foregoing mailed this same date to:

22 Donald Luckadoo
23 P.O. Box 5972
24 Reno, NV 89513
25 *Respondent*

26 Donald Luckadoo
1281 Terminal Way, Suite 210
Reno, NV 89502
Respondent

/s/ S. Hack