

SEP 29 1993

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPARTMENT OF INSURANCE  
By                     

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In the Matter of	)	Docket No. 7990
	)	
TOBY RAY NELSON; COLONIAL	)	
BONDS, INC.; ST. LOUIS	)	<b>DETERMINATION OF CIVIL</b>
FIRE AND MARINE INSURANCE	)	<b>PENALTY</b>
COMPANY, LTD.,	)	
	)	
Respondents.	)	
_____	)	

On July 30, 1993, the Director issued an Order finding that St. Louis Fire and Marine Insurance Company, Ltd. ("St. Louis") unlawfully transacted insurance in Arizona without a license and intentionally misrepresented to brokers that it was authorized to transact insurance by the British Virgin Islands when in fact St. Louis was not so authorized. The Order contained findings of fact and conclusions of law, and imposed a civil penalty against St. Louis in an amount to be determined.

On August 9, 1993, counsel for the Arizona Department of Insurance ("ADOI") filed a "Statement and Affidavit of Attorneys' Fees and Costs" indicating that the ADOI incurred \$38,600 in fees and costs in this matter. Counsel for St. Louis filed a response and counsel for the ADOI filed a reply.

Based upon a review of the record in this matter, including the ADOI's Statement of Attorneys' Fees and Costs and St. Louis' response thereto, the amount of the civil penalty imposed in the Director's Order of July 30, 1993 is determined

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1 to be \$30,000. St. Louis shall pay this civil penalty to the  
2 ADOI on or before October 20, 1993.

3 DATED this 29th day of September, 1993.

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5 \_\_\_\_\_  
6 SUSAN GALLINGER  
7 Director of Insurance

8   
9 \_\_\_\_\_  
10 SARA M. BEGLEY  
11 Chief Hearing Officer

12 COPY of the foregoing mailed/delivered  
13 this 29th day of September, 1993, to:

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