

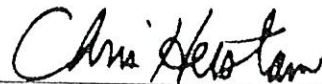


1           3. All insurance licenses issued to Respondent  
2 American Victory Insurance Corp. are revoked effective  
3 immediately.

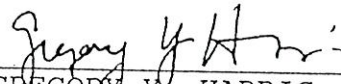
4           4. Respondents David Madrid and American Victory  
5 Insurance Corp. shall pay restitution to John Ruelas in the  
6 amount of \$540 within 30 days of the date of this order.

7           5. Respondents David Madrid and American Victory  
8 Insurance Corp. shall pay a civil penalty to the Arizona  
9 Department of Insurance in the amount of \$1,500 within 30 days  
10 of the date of this order.

11           DATED this 27th day of September, 1994.

12  
13 

14 \_\_\_\_\_  
CHRIS HERSTAM  
Director of Insurance

15  
16 

17 \_\_\_\_\_  
GREGORY Y. HARRIS  
Chief Administrative Law Judge

18 COPY of the foregoing mailed/delivered  
19 this 27th day of September, 1994, to:

20 Gay Ann Williams, Deputy Director  
21 Charles R. Cohen, Executive Assistant Director  
22 Jay Rubin, Manager, Investigators  
23 Arnold Sniegowski, Investigator  
Maureen Catalioto, Supervisor  
Department of Insurance  
2910 N. 44th Street, Suite 210  
Phoenix, Arizona 85018

24 Kathryn L. Leonard  
25 Assistant Attorney General  
1275 W. Washington  
Phoenix, Arizona 85007

26 David Madrid  
27 4445 N. 50th Dr.  
Phoenix, AZ 85031  
28

1 American Victory Insurance Corp.  
4445 N. 50th Dr.  
2 Phoenix, AZ 85031

3 Sutter Insurance Company  
P.O. Box 6000  
4 Larkspur, CA 94977-6000

5 Frank Gomez  
5150 E. Eugie, #2008  
6 Glendale, AZ 85304

7 John Ruelas  
738 E. Roeser  
8 Phoenix, AZ 85040

9 Coronet Insurance Company  
3500 W. Peterson Ave.  
10 Chicago, IL 60659

11 CenCal Insurance Services  
2420 Camino Ramon #130  
12 San Ramon, CA 94853

13 Century-National Insurance Company  
P.O. Box 3999  
14 North Hollywood, CA 91609

15 Farmers Home Group  
P.O. Box 9420  
16 Minneapolis, MN 55440

17 Insurance Service Underwriters  
8723 E. Via De Commercio  
18 Scottsdale, AZ 85258

19 Victoria Fire & Casualty Co.  
5916 Landerbrook Dr., #210  
20 Cleveland, OH 44121

21 Phoenix Indemnity Insurance Co.  
222 S. 15th St., Suite 600 North  
22 Omaha, NE 68102

23 Southwestern Life Insurance Co.  
P.O. Box 2699  
24 Dallas, TX 75221-2699

25 Prudential Property & Casualty Co.  
1111 Durham Ave.  
26 South Plainfield, NJ 07080-2398

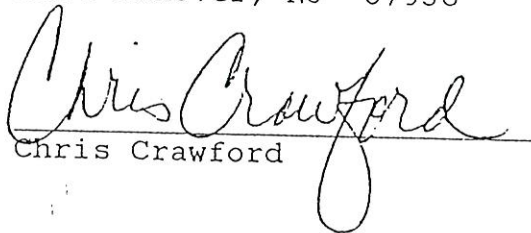
27 Auto-Owners Insurance Company  
P.O. Box 30660  
28 Lansing, MI 48909

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Sun Life Assurance Co. of Canada  
P.O. Box 4150, Station A  
Toronto, ON M5W-2C9  
Canada

Statewide Insurance Company  
P.O. Box 799  
Waukegan, IL 60079

MetLife Security Insurance Company  
of Louisiana  
72 Eagle Rock Ave.  
East Hanover, NJ 07936

  
Chris Crawford