

STATE OF ARIZONA  
Department of Insurance and Financial Institutions  
FILED       JULY 14      , 2023 by GE

**STATE OF ARIZONA**

**DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS**

In the Matter of:

**PROFESSIONAL INSURANCE  
SOLUTIONS, INC.**

**No. 23A- 039 -INS**

**ORDER TO CEASE AND DESIST**

Respondent.

The Arizona Department of Insurance and Financial Institutions (“Department”) received evidence that Professional Insurance Solutions, Inc. (“PIS” or “Respondent”) is currently transacting insurance business in the State of Arizona without complying with the applicable provisions of Title 20 of the Arizona Revised Statutes (“A.R.S.”). Accordingly, the Director of the Department (“Director”) makes the following Findings of Fact and Conclusions of Law and enters the following Order pursuant to A.R.S. § 20-401.02

**FINDINGS OF FACT**

1. Respondent does not hold any certificate of authority in Arizona authorizing it to issue contracts of insurance and indemnify persons in this state.

2. On May 24, 2023, the Department received an email from J. W. via its consumer facing inbox. In her email, J.W. explained that she received an insurance quote from a person named Ben Gregg. She explained that the company he was representing was Professional Insurance Solutions, Inc. J.W. explained that Mr. Gregg quoted her a very

1 reduced rate compared to other quotes she had received, but explained that Mr. Gregg  
2 became very elusive when asked about the policy's coverage and who the actual carrier of  
3 the policy is. Later, J.W. provided an email dated May 23, 2023 addressed to her by Mr.  
4 Ben Gregg stating that "PISolutions is the carrier and the quote is \$2850." Mr. Gregg  
5 attached a sample policy to that email.

6 3. The Department initiated an investigation into the matter and found the  
7 following:

- 8 a. Mr. Ben Gregg, full name Douglas Benjamin Gregg, holds, at the initiation of  
9 the investigation, a resident insurance producer license in the state of  
10 Tennessee. His producer license encompasses five lines of authority:  
11 property, casualty, accident, and health, life and variable life/variable annuity.
- 12 b. Professional Insurance Solutions, **LLC** (emphasis added) is registered with  
13 the Tennessee Division of Business Services with Mr. Gregg appearing as the  
14 only member and statutory agent.
- 15 c. Neither Professional Insurance Solutions, Inc. nor Professional Insurance  
16 Solutions, LLC are registered with the Arizona Corporation Commission.
- 17 d. On June 17, 2023, Mr. Gregg applied for and was issued a non-resident  
18 insurance producer license, license number 7712404, in Arizona. Mr. Gregg's  
19 physical address of record with the Department are listed as 6000 Blackwell  
20 Ln, Franklin, Tennessee 37064. Mr. Gregg's business and personal emails are  
21 listed as [ben.gregg@hotmail.com](mailto:ben.gregg@hotmail.com).

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- e. On June 9, 2023, the Department sent an email to Mr. Gregg to inquire into the solicitation and sale of insurance policies in Arizona. The Department inquired as to Mr. Gregg’s authority to sell insurance policies in Arizona and clarification as to the carrier issuing insurance policies identified by the complainant.
- f. On June 12, 2023, the Department’s investigator conducted a telephone call with Mr. Gregg. During the call, Mr. Gregg claimed he was selling policies in Arizona as an offshore captive agent, and that he has been selling policies in Arizona since 2018 or 2019. TheThe Department’s investigator reminded Mr. Gregg that he still needed to provide his written statement officially responding to the Department’s June 9, 2023 correspondence.
- g. On June 19, 2023, Mr. Gregg submitted his narrative statement, dated June 17, 2023. In his response, Mr. Gregg stated that around 2016 he “successfully started PISolutions” as an offshore captive. In his response Mr. Gregg explained that PISolutions has issued many policies in Arizona and that he has paid claims paid to customers. Mr. Gregg failed to provide any certificate of authority authorizing him to issue individual insurance policies to individuals that are not affiliated with Respondent.
- h. On June 20, 2023, Mr. Gregg provided a list of thirty-seven (37) names and email addresses he claims are the only Arizona consumers to whom PI Solutions had issued policies since January 1, 2023. Mr. Gregg failed to

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provide a comprehensive list of all policies he has sold in Arizona before January 1, 2023.

- i. The Department obtained several consumer policies issued by Respondent. The policies had Respondent’s name prominently displayed on each page of the policy and clearly set out the terms of the insurance contract. The policies purported to be for Dental/Medspa Professional Liability Coverage. Some of the policies were issued in 2023 with some having expiration dates into year 2024.
- j. Respondent, through Mr. Gregg, issues individual policies to consumers in Arizona that represent Respondent as the insurer. Furthermore, each policyholder or their employer does not have any connection to Respondent and are not members or owners of any entity connected to Respondent.

**CONCLUSIONS OF LAW**

4. Respondent’s conduct, as alleged above, constitutes engaging in the business of making contracts of insurance indemnification in this State, within the meaning of A.R.S. §§ 20-103, 20-104, and 20-106.

5. Respondent continues to issue new and renewal policies to Arizona residents by indemnifying the associated risk and without the required certificate of authority or license to transact insurance, including any captive insurance. A.R.S. §§ 20-1098, 20-1098.01.





1 **ORIGINAL** of the foregoing filed  
this 14<sup>TH</sup> day of JULY, 2023, in the office of:

2  
3 Barbara D. Richardson, Director  
4 Arizona Department of Insurance and Financial Institutions  
5 Attn: Ana Starcevic  
6 100 North 15<sup>th</sup> Avenue, Suite 261  
7 Phoenix, AZ 85007-2630

8 **COPY** of the foregoing delivered by E-mail, to:

9  
10 **COPY** of the foregoing delivered/emailed same date, to:

11 Gio Espinosa, Regulatory Legal Affairs Officer  
12 Ana Starcevic, Paralegal Project Specialist  
13 Erin Klug, Assistant Director  
14 Arizona Department of Insurance and Financial Institutions  
15 100 North 15th Avenue, Suite 261  
16 Phoenix, Arizona 85007-2630

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Francine Juarez

*Gio Espinosa*