

STATE OF ARIZONA
Department of Insurance and Financial Institutions
FILED January 10, 2024 by AS

STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:

No. 24A-002-INS

ALLEN, MIKE

CONSENT ORDER

(National Producer No. 19882448

Respondent.

The Arizona Department of Insurance and Financial Institutions (“Department”) has received evidence that **Mike Allen (“Respondent”)** violated provisions of Arizona Revised Statutes (“A.R.S.”) Title 20. Respondent wishes to resolve this matter without the commencement of formal proceedings, and admits the following Findings of Fact are true, and consents to the entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. Respondent was at all material times licensed as an Arizona resident insurance producer, National Producer Number 19882448, with lines of authority in casualty and property insurance. The Department first licensed Respondent on April 26, 2021. Respondent’s license is scheduled to expire on December 31, 2024.

2. Respondent’s addresses of record with the Department are 7910 S. 42nd Avenue, Laveen, AZ 85339-2553 (business and mailing) and mikeallen@allstate.com mikeallen1270@gmail.com (email).

3. On or about September 12, 2023, the Department received a Termination for Cause letter from Allstate Insurance Company (“Allstate”) alleging that Respondent bound

1 “policies without customer consent.”

2 4. The Department commenced an investigation into this matter. The
3 Department’s investigation determined the following:

4 a) A review of Allstate’s internal investigative report and supplemental
5 documents revealed that Respondent bound twenty (20) policies for ten (10)
6 consumers without their knowledge or consent.

7 b) All of the twenty (20) policies reflected the same address as the address listed
8 on Respondent’s personal Allstate Auto policy.

9 c) Eight of the twenty policies reflected the same telephone number, which was
10 later confirmed to be Respondent’s telephone number.

11 d) Eight of the twenty policies all reflected another telephone number XXX-
12 XXX-1622.

13 e) During the Allstate investigation at least two (2) consumers denied requesting
14 an insurance policy as well as owning the properties insured under the
15 policies.

16 f) On or about October 20, 2023, the Department sent an email correspondence
17 to Respondent requesting that he respond to Allstate’s allegation by October
18 27, 2023. Respondent failed to respond.

19 g) On or about November 17, 2023, the Department sent a second email to
20 Respondent advising that the case would be referred for further proceeding if
21 he failed to respond.

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1 h) On or about November 22, 2023, Respondent replied to the Department’s
2 email correspondence. Respondent advised that he was “not currently present
3 in the United States” and that he is “on a long overseas trip for personal
4 reasons.”

5 **CONCLUSIONS OF LAW**

6 6. The Director has jurisdiction over this matter.

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

9 8. Respondent’s conduct, as described above, constitutes intentionally
10 misrepresenting the terms of an actual or proposed insurance contract or application for
11 insurance. A.R.S. § 20-295(A)(5).

12 9. Respondent’s conduct, as described above, constitutes using fraudulent,
13 coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or
14 financial irresponsibility in the conduct of business in this state or elsewhere. A.R.S. § 20-
15 295(A)(8).

16 10. The Director may deny, suspend for not more than twelve months, revoke or
17 refuse to renew an insurance producer’s license. A.R.S. § 20-295(A)

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ORDER

IT IS HEREBY ORDERED THAT:

1. Mike Allen’s Arizona insurance producer license, 19882448, is surrendered, effective immediately.

2. Mike Allen is prohibited from applying for an Arizona resident and/or non-resident insurance producer license for a period of twelve months following the effective date of this Order.

Effective this 10th day of January, 2024.

Barbara D. Richardson

Barbara D. Richardson
Cabinet Executive Officer
Executive Deputy Director
Arizona Department of Insurance and Financial Institutions

CONSENT TO ORDER

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1. Respondent acknowledges that it has been served with a copy of the foregoing Consent Order in the above-referenced matter, has read it, is aware of its right to an administrative hearing in this matter and has knowingly and voluntarily waived that right.

2. Respondent accepts the personal and subject matter jurisdiction of the Department over it in this matter.

3. Respondent acknowledges that no promise of any kind or nature has been made to induce it to sign the Consent to Order and it has done so knowingly and voluntarily.


4. Respondent acknowledges and agrees that the acceptance of this Consent to Order by the Director is solely to settle this matter and does not preclude the Department from instituting other proceedings as may be appropriate now or in the future. Furthermore, and notwithstanding any language in this Consent Order, this Consent Order does not preclude in any way any other state agency or officer or political subdivision of this state from instituting proceedings, investigating claims, or taking legal action as may be appropriate now or in the future relating to this matter or other matters concerning Respondent, including but not limited to violations of Arizona’s Consumer Fraud Act. Respondent acknowledges that, other than with respect to the Department, this Consent Order makes no representations, implied or otherwise, about the views or intended actions of any other state agency or officer or political subdivision of the state relating to this matter or other matters concerning Respondent.

1 5. Respondent waives all rights to seek an administrative or judicial review or
2 otherwise to challenge or contest the validity of this Consent Order and its accompanying
3 parts before any court of competent jurisdiction.

4 6. Respondent acknowledges that this Consent Order is an administrative action
5 that the Department will report to the National Association of Insurance Commissioners
6 (NAIC). Respondent further acknowledges that it must report this administrative action to
7 any and all states in which Respondent holds an insurance license and must disclose this
8 administrative action on any license application.

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10 01/08/2024

11 DATE



11 MIKE ALLEN

(NATIONAL PRODUCER NO. 19882448)

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1 **COPY** of the foregoing delivered via email
this 11th day of January, 2024, to:

2 Mike Allen
3 7910 S. 42nd Avenue
Laveen, AZ 85339-2553
4 mikeallen@allstate.com
mikeallen1270@gmail.com
5 Respondent

6 **COPY** of the foregoing delivered/mailed same date, to:

7 Deian Ousounov, Assistant Director
Ana Starcevic, Paralegal Project Specialist
8 Cathy O'Neil, Consumer Regulatory Affairs Officer
Steven Fromholtz, Division Manager, Licensing
9 Linda Lutz, Legal Assistant, Licensing
Aqueelah Currie, Licensing Supervisor
10 Rachel Smith, Investigator
Arizona Department of Insurance and Financial Institutions
11 100 North 15th Avenue, Suite 261
Phoenix, Arizona 85007-2630

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13 *Ana Starcevic*

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