

1 **Consumer Complaint**

2 3. On or about September 24, 2020, a consumer submitted a written complaint to
3 the Department alleging she paid Lawrence \$690.20 in premium for a liability coverage
4 policy. The consumer alleged that Lawrence failed to forward the premium to the insurer and
5 no policy was placed in force.

6 4. On or about October 2, 2020, the consumer notified the Department that she
7 received a refund check in the amount of \$691.00 from Lawrence.

8 5. The Department's investigation revealed on or about April 7, 2020, Lawrence
9 obtained a liability policy quote for the consumer, received \$690.20 premium from the
10 consumer, and placed these funds into a bank account which was not associated with her
11 employer. Lawrence subsequently failed to forward the premium to the quoting insurer
12 which resulted in the liability policy never going into force.

13 6. On or about December 16, 2020, the Department conducted a virtual
14 conference with Lawrence. During this conference, the Department's investigator reviewed
15 Lawrence's bank records. Lawrence acknowledged that she made a mistake by not
16 forwarding the consumer's premium to the insurer.

17 7. Lawrence further acknowledged that she failed to update her business address
18 of record with the Department upon separation from her previous employer.

19 **CONCLUSIONS OF LAW**

20 1. The Director of the Department ("Director") has jurisdiction over this matter.

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

1 3. Respondent's conduct, as described above, constitutes improperly withholding
2 any monies or properties received in the course of doing insurance business, in violation of
3 A.R.S. § 20-295.(A)(4).

4 4. Respondent's conduct, as described above, constitutes demonstrating
5 incompetence, untrustworthiness or financial irresponsibility in the conduct of business in
6 this state or elsewhere, within the meaning of A.R.S. § 20-295(A)(8).

7 5. Respondent's conduct, as described above, constitutes failing to inform the
8 director in writing within thirty days of any change in the licensee's residential, business or
9 email address, in violation of A.R.S. § 20-286(C)(1).

10 6. Grounds exist for the Director to suspend for not more than twelve months or
11 revoke Respondent's insurance producer license, pursuant to A.R.S. § 20-295(A).

12 7. Grounds exist, in addition to or instead of any suspension or revocation, for the
13 Director to impose a civil penalty of not more than \$250.00 for each unintentional failure or
14 violation up to an aggregate civil penalty of \$2,500.00, within the meaning of A.R.S. § 20-
15 295(F).

16
17
18
19
20 ///
21 ///
22 ///

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

ORDER

IT IS HEREBY ORDERED THAT:

1. The insurance producer license of **Ashley Nichole Lawrence**, is suspended for 90 calendar days, effective February 15, 2021 through May 16, 2021.

2. **Ashley Nichole Lawrence** shall immediately pay a civil penalty of five hundred dollars (\$500.00).

Effective this 9th day of February, 2021.



Evan G. Daniels
Director
Arizona Department of Insurance and Financial Institutions

CONSENT TO ORDER

1. Respondent has reviewed the foregoing Findings of Fact, Conclusions of Law and Order.

2. Respondent admits to the jurisdiction of the Director of the Arizona Department of Insurance and Financial Institutions and admits the foregoing Findings of Fact and consents to the entry of the foregoing Conclusions of Law and Order.

3. Respondent is aware of her right to notice and to a hearing, at which she may be represented by counsel, present evidence and examine witnesses.

4. Respondent irrevocably waives her right to such notice and hearing and to any court appeals relating to this Consent Order.

1 5. Respondent states that no promise of any kind or nature whatsoever, except as
2 expressly contained in this Consent Order, was made to induce her to enter into this Consent
3 Order and that she has entered into this Consent Order voluntarily.

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

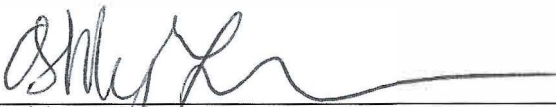
16 7. Respondent acknowledges that this Consent Order is an administrative action
17 that the Department will report to the National Association of Insurance Commissioners
18 (NAIC). Respondent further acknowledges that she must report this administrative action to
19 any and all states in which she holds an insurance license and must disclose this
20 administrative action on any license application.

21 ///

22 ///

1 8. 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
5 2/3/20
Date

6
7 
Ashley Nichole Lawrence
(NPN License No. 16772382)

8 **COPY** of the foregoing delivered by E-mail
this 10th day of February 2021, to:

9 David R. Seidman, Esq.
10 1221 E Osborne Rd, Suite 102A
Phoenix, AZ 85014
drs@hassettlawfirm.com
Attorney for Respondent

11 Ashley Nichole Lawrence
12 27035 N 35th Ave
Phoenix, AZ 85083-8651
13 ashley@csivegas.insure
ashley@csiforyou.com
14 Respondent

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

16 Deian Ousounov, Regulatory Legal Affairs Officer
Ana Starcevic, Paralegal Project Specialist
17 Catherine M. O'Neil, Consumer Legal Affairs Office
Steven Fromholtz, Division Manager, Licensing Division
18 Aqueelah Currie, Licensing Supervisor
Jeff Eavenson, Investigator
19 Linda Lutz, Legal Assistant, Licensing Division
Arizona Department of Insurance
20 100 North 15th Avenue, Suite 261
Phoenix, Arizona 85007-2630

21
22 Francine Juarez
Francine Juarez