

STATE OF ARIZONA
Department of Insurance and Financial Institutions
FILED September 13, 2022 by AS

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STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTION

In the Matter of:

**FLORES-GARCIA, CYNTHIA
ELIZABETH**

(National Producer No. 17111685)

Respondent.

No. 22A- 047 -INS

CONSENT ORDER

The Arizona Department of Insurance and Financial Institutions (“Department”) has received evidence that **Cynthia Elizabeth Flores-Garcia** (“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 17111685, with lines of authority in life, casualty, and property insurance. The Department first licensed Respondent on November 8, 2013. Respondent’s license is scheduled to expire on February 28, 2025.

2. Respondent’s addresses of record with the Department are: 5418 NW Grand Avenue, Glendale, Arizona 85301 (business and mailing) and cflores3@allstate.com and cynthiaeff@icloud.com (email).

1 3. On or about September 30, 2021, the Department received a letter from
2 Allstate Insurance Company (“Allstate”) notifying the Department of revising its previous
3 (the August 3, 2021) “voluntary” termination of Respondent’s appointments with eight
4 insurance carriers “to amend the reason for termination from ‘voluntary’ to ‘for cause’ . . .
5 due to falsifying documents.”

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

8 a) Respondent submitted insurance applications with Allstate containing false
9 information regarding customer’s previous insurance coverage. Between
10 November 1, 2020 and December 31, 2020, Respondent bound at least six (6)
11 insurance policies by indicating that the customers had prior insurance
12 coverage when in fact no such supporting documentation existed. By adding
13 this information, the customers qualified for a lower premium rate they would
14 have otherwise not qualified for. According to the Allstate report, a lapse of
15 coverage would have prevented these customers from qualifying for coverage
16 or additional benefits. In regard to the fraudulent insurance applications,
17 Respondent added information that the customers had prior coverage with
18 Sentry Insurance Company (“Sentry”) by citing to fictitious policy numbers.
19 Sentry confirmed that none of the six policies can be associated with valid
20 Sentry policies. Additionally, Respondent confirmed to Allstate that the
21 consumers were not aware that she added the false information in their
22 applications.

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b) On or about May 24, 2022, the Department conducted an examination under oath (“EUO”) of Respondent. During the EUO, Respondent admitted to intentionally inputting false information in the insurance applications to improve the consumers’ premium rate.

CONCLUSIONS OF LAW

5. The Director has jurisdiction over this matter.

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

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

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

9. Grounds exist for the Director to deny, suspend for not more than twelve months, revoke or refuse to renew an insurance producer's license. A.R.S. § 20-295(A).

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ORDER

IT IS HEREBY ORDERED THAT:

Cynthia Elizabeth Flores-Garcia's Arizona resident insurance producer license, number 17111685, is revoked effective immediately.

Effective this 13th day of September, 2022.



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

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CONSENT TO ORDER

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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9/9/2022
DATE



CYNTHIA ELIZABETH FLORES-GARCIA
(NATIONAL PRODUCER NO. 17111685)

1 **COPY** of the foregoing delivered via email
this 16th day of September, 2022, to:

2 Cynthia Elizabeth Flores-Garcia
3 C/O Sands Glendale Insurance
4 5418 NW Grand Ave.
5 Glendale, AZ 85301

6 Cynthia Elizabeth Flores-Garcia
7 16671 N. Litchfield Rd.
8 Surprise, AZ 85374

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

10 Deian Ousounov, Assistant Director
11 Ana Starcevic, Paralegal Project Specialist
12 Cathy O'Neil, Consumer Regulatory Affairs Officer
13 Steven Fromholtz, Division Manager, Licensing
14 Linda Lutz, Legal Assistant, Licensing
15 Aqueelah Currie, Licensing Supervisor
16 Michael Vukson, Investigator
17 Arizona Department of Insurance and Financial Institutions
18 100 North 15th Avenue, Suite 261
19 Phoenix, Arizona 85007-2630

20 Cynthia Elizabeth Flores-Garcia
21 cflores3@allstate.com
22 cynthiaeff@icloud.com
Respondent

