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STATE OF ARIZONA  
DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:

**GUY, CAMERON**

(National Producer No. 19325380)

**Respondent**

**No. 22A-068-INS**

**DEFAULT ORDER**

On January 19, 2022, the Arizona Department of Insurance and Financial Institutions (the "Department") issued a Notice of Hearing ("Notice") in the above-captioned matter, a copy of which is attached as **Exhibit A** and incorporated by this reference. The Notice required Cameron Guy ("Respondent") to provide a written answer to the allegations set forth in the Notice within twenty days of the issuance of the Notice. As of this date, Respondent has failed to file an answer. On February 13, 2023, counsel for the Department filed a Motion for Default, a copy of which is attached as **Exhibit B**. As of this date, Respondent has not responded to the Department's motion. Pursuant to A.A.C. R20-6-106(D), a party that fails to file an answer within the time provided shall be deemed to be in default and one or more of the allegations in the Notice of Hearing may be deemed to be admitted.

**FINDINGS OF FACT**

1. Notice was proper.
2. Respondent is in default.
3. The allegations in the Notice are deemed admitted.

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**CONCLUSIONS OF LAW**

1. The conduct alleged in the Notice constitutes grounds for the Director to suspend, revoke or refuse to renew Respondent's license to transact insurance in Arizona, pursuant to A.R.S. §20-295(A).

**ORDER**

IT IS ORDERED:

1. Cameron Guy's Arizona insurance producer license is revoked effective upon the issuance of this Order.
2. The hearing set for **March 7, 2023 at 1:00 p.m.** shall be vacated.

DATED and EFFECTIVE this 3<sup>rd</sup> day of March, 2023.



---

Shane Foster, Acting Director  
Arizona Department of Insurance  
and Financial Institutions

1 **COPY** of the foregoing electronically filed this  
2 6<sup>th</sup> day of March, 2023 to:

3 Adam Stone, Administrative Law Judge  
4 <https://portal.azoah.com/submission>  
5 Office of Administrative Hearings

6 **COPY** of the foregoing emailed same date to:

7 Deian Ousounov, Assistant Director  
8 Gio Espinosa, Regulatory Legal Affairs Officer  
9 Catherine O'Neil, Consumer Legal Affairs Officer  
10 Ana Starcevic, Paralegal Project Specialist  
11 Michael Vukson, Investigator  
12 Steven Fromholtz, Division Manager, Licensing  
13 Arizona Department of Insurance and Financial Institutions

14 James Rolstead, Assistant Attorney General  
15 [AdminLaw@azag.gov](mailto:AdminLaw@azag.gov)  
16 Attorney for the Arizona Department of Insurance and Financial Institutions

17 **COPY** mailed and emailed same date to:

18 Cameron Guy  
19 5107 E. Adobe St.  
20 Mesa, AZ 85205  
21 [Cameronguy1024@gmail.com](mailto:Cameronguy1024@gmail.com)

22 Respondent 9489 0090 0027 6486 6717 23

23 *Ana Starcevic*  
24 1100950

# Exhibit A





1           The Office of Administrative Hearings has designated Adam Stone at the address and  
2 phone number listed above, as the Administrative Law Judge for these proceedings.

3           Under the Americans with Disabilities Act (ADA), the Office of Administrative Hearings  
4 endeavors to ensure the accessibility of its hearings to all persons with disabilities. Persons with  
5 disabilities may request reasonable accommodations such as interpreters, alternative formats, or  
6 assistance with physical accessibility. Requests for accommodations should be made as far in  
7 advance of the Hearing as possible to allow time to arrange the accommodations. If you require  
8 accommodations, please contact the Office of Administrative Hearings by calling their offices at  
9 (602) 542-9826.

10           Under Arizona Administrative Code (“A.A.C.”) R2-19-106 and R2-19-110, motions to  
11 continue this matter shall be made in writing to the Administrative Law Judge at least fifteen (15)  
12 days before the Hearing date, unless good cause is demonstrated. A copy of any motion to  
13 continue shall be filed and served according to A.A.C. R2-19-108, with a copy provided to the  
14 Assistant Attorney General identified below.

15           You may appear on the date and at the time and place specified in this Notice of Hearing  
16 (“Notice”) with or without the assistance of counsel. An insurance company may be represented  
17 by a corporate officer A.R.S. § 20-161(B). Additionally, you have the right to present evidence  
18 in response to the allegations in this Notice, to have a reasonable opportunity to inspect all  
19 documentary evidence, to examine witnesses, to present evidence in support of your interests,  
20 and to have subpoenas issued by the Administrative Law Judge to compel the attendance of  
21 witnesses and the production of evidence. If you fail to appear at the administrative hearing (the  
22 “Hearing”), the Administrative Law Judge can proceed with the Hearing and issue a

1 Recommended Decision. The Director of the Arizona Department of Insurance and Financial  
2 Institutions (the "Director") can then consider the Recommended Decision and make a final  
3 determination on this matter.

4 Under A.R.S. § 41-1092.07(E), a clear and accurate record of the proceedings will be  
5 made by a court reporter or by electronic means. Any party that requests a transcript of the  
6 proceedings shall pay the cost of the transcript for the court reporter or other transcriber.

7 **Under A.A.C. R20-6-106, within twenty (20) days after service of a Notice of Hearing,**  
8 **the Respondent shall appear by filing a written Answer to the allegations in the Notice. The**  
9 **Answer shall state Respondent's position or defense and shall specifically admit or deny**  
10 **each assertion in the Notice. Any allegation not denied shall be deemed admitted. Any**  
11 **defense not raised will be considered waived. If a timely Answer is not filed, Respondent**  
12 **may be deemed in default and the Director may deem the allegations in the Notice as true**  
13 **and admitted. Accordingly, the Director may take whatever action is deemed appropriate.**

14 Pursuant to A.R.S. § 41-1092.06, the Respondent has the right to request an informal  
15 settlement conference ("ISC") by filing a written request with the Arizona Department of  
16 Insurance and Financial Institutions (the "Department") no later than **twenty (20) days** before  
17 the scheduled hearing. The ISC will be held within **fifteen (15) days** after receiving the request.  
18 If an ISC is requested, a person with the authority to act on behalf of the Department will be  
19 present.

20 Please note that in requesting an ISC, Respondent waives any right to object to the  
21 participation of the Department's representative in the final administrative decision of this matter.  
22 Any statements, either written or oral, made by the Department, Respondent, or their

1 representatives at an ISC, including a written document created or expressed solely for the  
2 purpose of settlement negotiations, are inadmissible in any subsequent administrative hearing.  
3 *See* A.R.S. § 41-1092.06.

4 Questions concerning issues raised in this Notice of Hearing should be directed to  
5 Assistant Attorney General James Rolstead, 2005 N. Central Ave., Phoenix, Arizona 85004,  
6 telephone number (602) 542-7720 or by e-mail at [James.Rolstead@azag.gov](mailto:James.Rolstead@azag.gov).

7 The purpose of the Hearing is to determine whether grounds exist to revoke Respondent's  
8 insurance producer license. In support of its position that grounds exist, the Department alleges  
9 the following:

10 **PARTIES & JURISDICTION**

11 1. The Department was created and enabled to administer certain laws of the State of  
12 Arizona by protecting the public interest through licensure and regulation of the insurance  
13 producer profession in this state. A.R.S. § 20-142 and A.R.S. §§ 20-281 *et seq.*

14 2. Cameron Guy ("Guy" or "Respondent") is a licensed Arizona resident insurance  
15 producer, National Producer Number 19325380.

16 3. The Office of Administrative Hearings has subject matter and personal jurisdiction  
17 over the named parties in this Notice of Hearing, under A.R.S. § 20-161 and A.R.S. §§ 41-1092  
18 *et seq.*

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1 FACTS

2 4. On March 25, 2020, the Department issued to Guy an Arizona resident insurance  
3 producer license with two lines of authority: (1) casualty insurance, and (2) property insurance.  
4 Guy's license is scheduled to expire on October 31, 2023.

5 5. Guy's business and mailing address of record with the Department is 5107 E.  
6 Adobe Street, Mesa, AZ 85205. His email address of record is cameronguy1024@gmail.com.

7 6. On July 5, 2021, Elaine Earle ("Earle") of ROX Insurance CG, LLC ("ROX")  
8 submitted a complaint to the Department. ROX hired Guy as an insurance agent on April 1,  
9 2021.

10 The complaint alleges the following:

- 11 • Guy wrote an auto policy for himself with Safeco Insurance Company  
12 ("Safeco"), policy number Y9394814, on May 18, 2021, hours after he was  
13 involved in an accident.
- 14 • Guy backdated the policy to May 17, 2021, and put the policy in the name  
15 of Dakota Kay with him as a secondary insured. "He [Guy] fraudulently e-  
16 signed Dakota Kay on the policy using his personal Gmail address."
- 17 • Guy did not pay for the policy "and fraudulently said that he paid the agency  
18 [ROX] and marked the policy as Due from Agency with Safeco."

19 7. Arizona Crash Report Number I21026646 ("Report") indicates Guy was involved  
20 in an automobile accident on May 18, 2021 at 7:41 a.m. His vehicle sustained major damage to  
21 the front and was towed from the scene.





1 **ORIGINAL** of the foregoing filed electronically  
this 19<sup>th</sup> day of January, 2023, to:

2  
3 Adam Stone, Administrative Law Judge  
4 <https://portal.azoah.com/submission>  
Office of Administrative Hearings

5 **COPY** of the foregoing delivered  
the 19<sup>th</sup> day of January, 2023, to:

6  
7 Deian Ousounov, Assistant Director  
8 Ana Starcevic, Paralegal Project Specialist  
9 Steven Fromholtz, Licensing Division Manager  
10 Michael Vukson, Investigator  
Arizona Department of Insurance and Financial Institutions  
100 North 15th Avenue, Suite 261  
Phoenix, Arizona 85007

11 **COPY** mailed the 19<sup>th</sup> day of January, 2023, by  
Certified Mail, Return Receipt Requested, to:

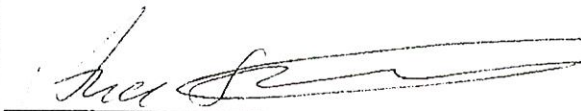
12 (Receipt No. 9489 0090 0027 6486 6713 03)

13 Cameron Guy  
14 5107 E. Adobe St.  
Mesa, AZ 85205  
*Respondent*

15 **COPY** sent via electronic mail  
the 19<sup>th</sup> day of January, 2023, to:

16  
17 Cameron Guy  
[Cameronguy1024@gmail.com](mailto:Cameronguy1024@gmail.com)  
*Respondent*

18  
19 James Rolstead, Assistant Attorney General  
[James.Rolstead@azag.gov](mailto:James.Rolstead@azag.gov)  
[AdminLaw@azag.gov](mailto:AdminLaw@azag.gov)  
20 *Attorney for the Department*

21 

22 10926081



# Exhibit B

1 KRISTIN K. MAYES  
Attorney General  
2 Firm Bar No. 14000

3 James Rolstead  
State Bar No. 025723  
4 Assistant Attorney General  
Public Law Section  
5 2005 N. Central Ave.  
Phoenix, Arizona 85004  
6 Telephone: (602) 542-7720  
Facsimile: (602) 542-4385  
7 E-mail: [James.Rolstead@azag.gov](mailto:James.Rolstead@azag.gov)  
Attorney for the Arizona Department of Insurance  
8 and Financial Institutions

9 STATE OF ARIZONA  
10 DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

11 In the Matter of:

**No. 22A-068-INS**

12 **GUY, CAMERON**  
13 (National Producer No. 19325380)

**MOTION FOR DEFAULT**

14 Respondent

15  
16 The Arizona Department of Insurance and Financial Institutions (the "Department"),  
17 by and through undersigned counsel, hereby requests that the Findings of Fact and  
18 Conclusions of Law set forth in the Notice of Hearing and incorporated herein by reference  
19 be entered in this matter, deeming Cameron Guy ("Guy") in default, deeming the allegations  
20 set forth in the Notice as true, and ordering that Respondent's insurance license be revoked.

21  
22 On January 19, 2023, a Notice of Hearing and Complaint ("Notice") was filed in this  
23 matter and served upon Guy at his mailing address of record via certified mail pursuant to  
24 A.R.S. § 41-1092.04. The Notice was also sent to Guy via his e-mail address of record.

25 Guy had twenty (20) days from the date of issuance of the Notice to file a written  
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1 answer to the allegations contained therein pursuant to Arizona Administrative Code  
2 (“A.A.C”) R20-6-106. As of the date of this Motion, Guy has not filed an answer nor has he  
3 appeared through counsel. Rule 20-6-106(D) of the Arizona Administrative Code provides  
4 that if an answer is not timely filed, the Respondent shall be deemed in default and the  
5 Director may deem the allegations set forth in the Notice of Hearing as true and take  
6 whatever action is appropriate including revoking the license.  
7

8 The allegations supporting the Notice of Hearing are as follows:

9 1. On March 25, 2020, the Department issued to Guy an Arizona resident  
10 insurance producer license with two lines of authority: (1) casualty insurance, and (2)  
11 property insurance. Guy’s license is scheduled to expire on October 31, 2023.  
12

13 2. Guy’s business and mailing address of record with the Department is 5107 E.  
14 Adobe Street, Mesa, AZ 85205. His email address of record is  
15 [cameronguy1024@gmail.com](mailto:cameronguy1024@gmail.com).

16 3. On July 5, 2021, Elaine Earle (“Earle”) of ROX Insurance CG, LLC (“ROX”)  
17 submitted a complaint to the Department. ROX hired Guy as an insurance agent on April 1,  
18 2021.  
19

20 The complaint alleges the following:

- 21 • Guy wrote an auto policy for himself with Safeco Insurance Company  
22 (“Safeco”), policy number Y9394814, on May 18, 2021, hours after he  
23 was involved in an accident.  
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- 1 • Guy backdated the policy to May 17, 2021, and put the policy in the  
2 name of Dakota Kay with him as a secondary insured. “He [Guy]  
3 fraudulently e-signed Dakota Kay on the policy using his personal  
4 Gmail address.”
- 5 • Guy did not pay for the policy “and fraudulently said that he paid the  
6 agency [ROX] and marked the policy as Due from Agency with  
7 Safeco.”  
8

9 4. Arizona Crash Report Number I21026646 (“Report”) indicates Guy was  
10 involved in an automobile accident on May 18, 2021 at 7:41 a.m. His vehicle sustained  
11 major damage to the front and was towed from the scene.  
12

13 5. Guy was issued a traffic ticket for “Failure to Control Vehicle to Avoid a  
14 Collision.”

15 6. According to the Report, Guy provided to the responding officer his proof of  
16 insurance as being from Clearcover Insurance with a policy expiration date of July 6, 2021.  
17

18 7. On the day of the accident at 16:32:18 Greenwich Mean Time Zone (GMTZ),  
19 or 4:32 p.m., Guy created auto insurance policy number Y9394814 with Safeco listing  
20 Dakota Kay as the primary insured and Guy as the secondary insured.

21 8. A Safeco billing statement shows that Guy wrote the policy as “Agency  
22 Owes” indicating the premium was to be paid by the agency [ROX] to Safeco.

23 9. In a June 7, 2021 email to Laura Thayer of Safeco, Ms. Earle stated, “There  
24 was no payment made to agency and that action of Cameron’s was fraudulent.”  
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1 Based upon the foregoing, the Department respectfully requests that the allegations set  
2 forth in the January 19, 2023 Notice of Hearing and Complaint be deemed admitted and that  
3 Respondent's insurance license be revoked.

4 RESPECTFULLY SUBMITTED this 15th day of February, 2023.

5 KRISTIN K. MAYES, Attorney General

6 By /s/ James Rolstead

7 James Rolstead, Assistant Attorney General  
8 Attorney for the Arizona Department of Insurance  
9 and Financial Institutions

10 **COPY** of the foregoing electronically filed this  
11 15th day of February, 2023 with:

12 Gio Espinosa, Regulatory Legal Affairs Officer  
13 Deian Ousounov, Assistant Director  
14 Ana Starcevic, Paralegal Project Specialist  
15 Michael Vukson, Investigator  
16 Steven Fromholtz, Division Manager, Licensing  
17 Arizona Department of Insurance and Financial Institutions

18 **COPY** mailed and emailed same date to:

19 Cameron Guy  
20 5107 E. Adobe St.  
21 Mesa, AZ 85205  
22 [Cameronguy1024@gmail.com](mailto:Cameronguy1024@gmail.com)  
23 Respondent

24 /s/ S. Hack

25 11009110  
26