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STATE OF ARIZONA
DEPARTMENT OF INSURANCE

In the Matter of:
**JOSE CARDOZA VASQUEZ and
VASQUEZ INSURANCE, INC.,**

Respondents.

**No. 07A-141-INS
ORDER**

On October 18, 2007, the Office of Administrative Hearings, through Administrative Law Judge ("ALJ") Lewis D. Kowal, issued an Administrative Law Judge Decision ("Recommended Decision"), received by the Director of the Department of Insurance ("Director") on October 22, 2007, a copy of which is attached and incorporated by this reference. The Director of the Department of Insurance has reviewed the Recommended Decision and enters the following Order:

1. The Recommended Findings of Fact and Conclusions of Law are adopted.
2. Jose Cardoza Vasquez's license, #140559, is revoked immediately.
3. Within 45 days of the date of this Order, Jose Cardoza Vasquez shall pay restitution in the amount of \$57,138.65 to the named insureds set forth in Exhibit 10 (which is attached to the Recommended Decision and incorporated hereto by this reference).
4. In 45 days from the date of this Order, Jose Cardoza Vasquez shall provide evidence to the Department that he has paid restitution as ordered.
5. Vasquez Insurance Inc. shall immediately cease and desist selling, soliciting or negotiating insurance in this state for any class or classes of insurance.

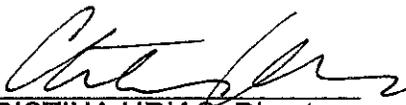
NOTIFICATION OF RIGHTS

Pursuant to Arizona Revised Statutes ("A.R.S.") § 41-1092.09, Respondents may request a rehearing with respect to this order by filling a written motion with the Director of

1 the Department of Insurance within 30 days of the date of this Order, setting forth the basis
2 for relief under A.A.C. R20-6-114(B). Pursuant to A.R.S. § 41-1092.09, it is not necessary
3 to request a rehearing before filing an appeal to Superior Court.

4 Respondent may appeal the final decision of the Director to the Superior Court of
5 Maricopa County for judicial review pursuant to A.R.S. § 20-166. A party filing an appeal
6 must notify the Office of Administrative Hearings of the appeal within ten days after filing
7 the complaint commencing the appeal, pursuant to A.R.S. § 12-904(B).

8 DATED this 23rd day of October, 2007.

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11 CHRISTINA URIAS, Director
Arizona Department of Insurance

12 COPY of the foregoing mailed this
13 25th day of October, 2007 to:

14 Jose Cardoza Vasquez
15 4737 W. 1st Lane
16 Yuma, Arizona 85364
17 Respondent

18 Vasquez Insurance, Inc.
19 1640 West 8th Street, Suite #31
20 Yuma, Arizona 85364
21 Respondent

22 Thomas E. Haney
23 Thomas E. Haney, PC
24 101 N. First Ave., Suite 2460
25 Phoenix, Arizona 85003-1918
26 Attorney for Respondents

Mary E. Kosinski, Exec. Assistant for Regulatory Affairs
Mary Butterfield, Assistant Director
Catherine M. O'Neil, Consumer Legal Affairs Officer
Steven Fromholtz, Licensing Supervisor
Arnold Sniegowski, Investigations Supervisor
Department of Insurance
2910 North 44th Street, Suite 210

1 Phoenix, Arizona 85018

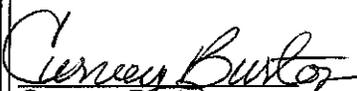
2 Lewis D. Kowal, Administrative Law Judge
Office of Administrative Hearings

3 1400 West Washington, Suite 101
4 Phoenix, AZ 85007

5 Alyse Meislik
Office of the Arizona Attorney General
6 Consumer Protection & Advocacy Section
1275 West Washington
7 Phoenix, AZ 85007
Attorney for the Department

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10 Curvey Burton

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**ATTACHMENT ADMINISTRATIVE LAW JUDGE
DECISION - REDACTED.** The document contains
personal information that may be inappropriate for public
disclosure, including names, addresses, contract numbers,
amount requested by claimant, final determinations of
claim amounts and calculated distribution amounts.