

CONSENT TO ORDER

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

4 2. Respondent admits to the jurisdiction of the Director of Insurance, State of
5 Arizona, and admits the foregoing Findings of Fact and consents to the entry of the
6 foregoing Conclusions of Law and Order.

7 3. Respondent is aware of his right to notice and a hearing at which he may be
8 represented by counsel, present evidence and examine witnesses. Respondent
9 irrevocably waives his right to such notice and hearing and to any court appeals relating to
10 this Consent Order.

11 4. Respondent states that no promise of any kind or nature whatsoever, except
12 as expressly contained in this Consent Order, was made to him to induce him to enter into
13 this Consent Order and that he has entered into this Consent Order voluntarily.

14 5. Respondent acknowledges that the acceptance of this Consent Order by the
15 Director is solely to settle this matter against him and does not preclude any other agency,
16 officer, or subdivision of this state including the Department from instituting civil or criminal
17 proceedings as may be appropriate now or in the future not related to this matter.

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

03/04/10
Date



Thomas Guy Vail, Arizona License # 909238
National. Prod. # 392876

COPY of the foregoing mailed this 10th day of March, 2010 to:

Mary Kosinski, Executive Assistant for Regulatory Affairs
Mary Butterfield, Assistant Director
Catherine M. O'Neil, Consumer Legal Affairs Officer
Steven Fromholtz, Licensing Director
Arnold Sniegowski, Investigations
Arizona Department of Insurance
2910 North 44th Street, Suite 210
Phoenix, Arizona 85018

Thomas Guy Vail
452 E. Silverado Ranch Rd., #460
Las Vegas, NV 89183
Respondent



Curvey Walters Burton