

MAR 1 2016

STATE OF ARIZONA

DEPARTMENT OF INSURANCE

DEPT OF INSURANCE
BY ms

In the Matter of:

AMEN-RA, KING-HERU LATHAN
(Arizona License Number 981149)
(National Producer Number 16094432)

No. 16A-042-INS

CONSENT ORDER

and

I WILL GLOBAL LLC
(Arizona License Number 1107560)
(National Producer Number 17546741)

Respondents.

The State of Arizona Department of Insurance ("Department") has received evidence that **King-Heru Lathan Amen-ra and I Will Global, LLC ("Respondents")** violated provisions of Title 20, Arizona Revised Statutes. Respondents wish to resolve this matter without the commencement of formal proceedings, and admit the following Findings of Fact are true and consent to entry of the following Conclusions of Law and Order.

FINDINGS OF FACT

1. King-Heru Lathan Amen-ra ("Amen-ra") is licensed as an Arizona resident accident/health and life insurance producer, Arizona license number 981149, which expires July 31, 2018. The Department first licensed Amen-ra on December 1, 2010.

2. Amen-ra's address of record is: 9641 W. Heber Road, Tolleson, Arizona 85353 (business and mailing).

1 3. I WILL GLOBAL LLC ("Global") is a licensed Arizona resident accident/health
2 and life insurance producer, Arizona license number 1107560, which expires on March 31,
3 2019. The Department first licensed Global on March 31, 2015.

4 4. Global filed its Articles of Organization with the Arizona Corporation Commission
5 on March 24, 2015. Amen-ra is the Manager and Member of Global.

6 5. Global's address of record is: 28425 N. Black Canyon Hwy #3049,
7 Phoenix, Arizona, 85085 (business and mailing).

8 **GORGA COMPLAINT**

9 6. On or about January 20, 2015, the Department received a complaint from
10 Chester Gorga ("Gorga") alleging that Amen-ra signed him up for a Medicare Advantage Plan
11 through Humana which he did not want and used the signature obtained from Gorga to
12 become Gorga's insurance agent and to dis-enroll Gorga from a Medicare Advantage HMO
13 Plan through Cigna.

14 7. Gorga has since been dis-enrolled from the Humana Plan and re-enrolled in the
15 Medicare Advantage HMO Plan through Cigna.

16 **BUSINESS ENTITY**

17 8. Gorga's complaint included information regarding Amen-ra's business, I WILL
18 GLOBAL ("Global"). Gorga informed the Department that Amen-ra stated that he was with I
19 WILL GLOBAL LLC and provided him a business card reflecting of the business name.
20 Global had neither applied for nor had it been issued a license to conduct insurance business
21 in the State of Arizona at the time of Amen-ra's representation to Gorga.

22 **SUBPOENA AND ADDRESS**

23 9. On November 5, 2015, the Department mailed two Subpoena Duces

1 Tecum ("Subpoena") to Amen-ra via certified mail to the business and mailing address on file
2 with the Department.

3 10. On November 19, 2015, the Post Office returned the certified mailings to
4 the Department as undeliverable.

5 11. On November 19, 2015, the Department mailed a third Supoena via
6 certified mail to Amen-ra to the business address located for I WILL GLOBAL. Although
7 postal service records reflect that the mailing was delivered, the mailing was forwarded by the
8 postal service to a new address that was, and is currently not on file with the Department.

9 **EXAMINATION UNDER OATH**

10 12. On December 22, 2015, Amen-ra came to the Department for an Examination
11 Under Oath ("EUO"). During the EUO, Amen-ra denied that he signed Gorga up for a
12 Medicare Advantage Plan he did not request.

13 13. Amen-ra stated early in the EUO that he provides customers with several
14 coverage options and that he allows customers to decide what option is best for them and
15 their needs. Amen-ra later admitted that Gorga was not provided any other coverage options
16 other than the Medicare Advantage Plan through Humana even though Amen-ra was
17 contracted with other insurers that offered similar plans.

18 14. Amen-ra admitted to the Department that he had been conducting insurance
19 business under the name Global for several years prior to obtaining a license from the
20 Department. Amen-ra admitted that approximately 50 business cards had been given out to
21 customers and prospective customers. The business cards reflected Global's name prior to
22 Global being licensed with the Department.

23 **CONCLUSIONS OF LAW**

1 1. The Director has jurisdiction over this matter.

2 2. Global's conduct, as described above, constitutes selling, soliciting or
3 negotiating insurance in this state for any classes of insurance without being licensed for that
4 line of authority, within the meaning of A.R.S. § 20-282.

5 3. Amen-ra's conduct, as described above, constitutes a failure to inform the
6 director in writing within thirty days of any change in the licensee's residential or business
7 address, within the meaning of A.R.S. § 20-286(C)(1). .

8 4. Amen-ra's conduct, as described above, constitutes using fraudulent,
9 coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or
10 financial irresponsibility in the conduct of business in this state or elsewhere, within the
11 meaning of A.R.S. § 20-295(A)(8).

12 5. Respondents' conduct, as described above constitutes a violation of Title 20,
13 within the meaning of A.R.S. § 20-295(A)(2).

14 6. Grounds exist for the Director to deny, suspend for not more than twelve
15 months, revoke, or refuse to renew an insurance producer's license pursuant to A.R.S. § 20-
16 295(A) and (B).

17 7 Grounds exist for the Director, in addition to or instead of any suspension,
18 revocation or refusal to renew, impose a civil penalty of not more than two hundred fifty
19 dollars for each unintentional failure or violation, up to an aggregate civil penalty of two
20 thousand five hundred dollars, or impose a civil penalty of not more than two thousand five
21 hundred dollars for each intentional failure or violation, up to an aggregate civil penalty of
22 fifteen thousand dollars, within the meaning of A.R.S. § 20-295(F).

23 ...

ORDER

IT IS HEREBY ORDERED THAT:

1. Respondent shall immediately pay a civil penalty of \$1250.00 for deposit into the State General Fund.
2. Amen-ra and Global are jointly and severally responsible for payment of the civil penalty.
3. Amen-ra and Global shall immediately update all business and mailing address information with the Department.

DATED this 29th day of February, 2016.



LESLIE R. HESS, ~~Acting Director~~
Interim Director
Arizona Department of Insurance

CONSENT TO ORDER

1. Respondents have reviewed the foregoing Findings of Fact, Conclusions of Law and Order.
2. Respondents admit the jurisdiction of the Director of Insurance, State of Arizona, and admit the foregoing Findings of Fact and consent to the entry of the foregoing Conclusions of Law and Order.
3. Respondents are aware of their right to notice and hearing at which they may be represented by counsel, present evidence and examine witnesses. Respondents irrevocably

1 waive their right to such notice and hearing and to any court appeals relating to this Consent
2 Order.

3 4. Respondents state that no promise of any kind or nature whatsoever, except as
4 expressly contained in this Consent Order, was made to them to induce them to enter into
5 this Consent Order and that they have entered into this Consent Order voluntarily.

6 5. Respondents acknowledges that the acceptance of this Consent Order by the
7 Director is solely to settle this matter against them and does not preclude any other agency,
8 including the Department, officer, or subdivision of this state or this agency from instituting civil
9 or criminal proceedings as may be appropriate now or in the future.

10 6. Respondents acknowledge that this Consent Order is an administrative action
11 that the Department will report to the National Association of Insurance Commissioners
12 (NAIC). Respondents further acknowledge that they must report this administrative action to
13 any and all states in which they hold an insurance license and must disclose this
14 administrative action on any license application.

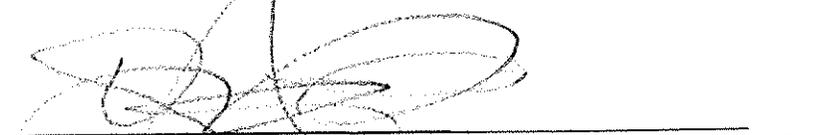
15 7. King-Heru Lathan Amen-ra represents that he is a member and manager of I
16 WILL GLOBAL LLC and, as such, is authorized to enter into this Consent Order on its behalf.

17
18
19 5/11/16
Date

I WILL GLOBAL LLC (Arizona License #1107560)


King-Heru Lathan Amen-ra, Member

20
21
22 _____
Date



King-Heru Lathan Amen-ra, (Arizona License # 981149)

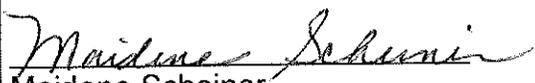
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COPIES of the foregoing mailed/delivered
this 3 day of February, 2016, to:

I WILL GLOBAL LLC
King-Heru Lathan Amen-ra
15165 W. Aster Drive
Surprise, AZ 85379-8112
Respondents

Mary Kosinski, Executive Assistant for Regulatory Affairs
Catherine M. O'Neil, Consumer Legal Affairs Officer
Steve Fromholtz, Licensing Supervisor
Charles Gregory, Assistant Director/Chief LEO, Investigations Division
Gloria Barnes-Jackson, Investigator
Department of Insurance
2910 North 44th Street, Suite 210
Phoenix, Arizona 85018


Maidene Scheiner