

SEP 27 2017

STATE OF ARIZONA
DEPARTMENT OF INSURANCE

DEPT OF INSURANCE
BY ms

In the Matter of:

MORRIS, RICKY REAGAN
(National Producer No. 17441529)
(Legacy License ID No. 1171170)

No. 17A-055-INS

ORDER

Respondent.

On September 21, 2017, the Office of Administrative Hearings, through Administrative Law Judge Dorinda M. Lang, issued an Administrative Law Judge Decision ("Recommended Decision"), received by the Interim Director of the Department of Insurance ("Interim Director") on September 21, 2017, a copy of which is attached and incorporated by this reference. The Interim Director of the Department of Insurance has reviewed the Recommended Decision and enters the following Order:


1. The Interim Director adopts the Recommended Findings of Fact and Conclusions of Law.
2. The Interim Director revokes the Arizona resident insurance producer license of **Ricky Reagan Morris**, National Producer Number 17441529, effective immediately.

NOTIFICATION OF RIGHTS

Pursuant to Arizona Revised Statutes ("A.R.S.") § 41-1092.09, Respondent may request a rehearing with respect to this order by filing a written motion with the Interim Director of the Department of Insurance within 30 days of the date of this Order, setting forth the basis for relief under A.A.C. R20-6-114(B). Pursuant to A.R.S. § 41-1092.09, it is not necessary to request a rehearing before filing an appeal to Superior Court.

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

5 DATED this 22nd day of September, 2017.

6
7 
8 Leslie R. Hess, Interim Director
Arizona Department of Insurance

9
10 COPY of the foregoing mailed this
27th day of September 2017, to:

11 Ricky Reagan Morris
12 RICK.MORRIS@SCI-US.COM
Respondent

13 Ricky Reagan Morris
14 38701 N. Lamar Dr.
15 San Tan Valley, AZ 85140
Respondent

16 Mary Kosinski, Regulatory Legal Affairs Officer
17 Catherine O'Neil, Consumer Legal Affairs Officer
18 Steven Fromholtz, Assistant Director – Consumer Protection Division
19 Aqueelah Currie, Licensing
20 Sharyn Kerr, Consumer Protection Division
21 Arizona Department of Insurance
22 2910 North 44th Street, Suite 210
23 Phoenix, Arizona 85018

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25 Assistant Attorney General
26 1275 West Washington Street
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Office of Administrative Hearings
1400 West Washington, Suite 101
Phoenix, Arizona 85007

25 
26 Maidene Scheiner

SEP 21 2017

IN THE OFFICE OF ADMINISTRATIVE HEARINGS

DEPT. OF INSURANCE
BY: Meld

In the Matter of:

No. 17A-055-INS

Morris, Ricky Reagan

ADMINISTRATIVE LAW JUDGE

(Arizona License #1171170)
(National Producer #17441529)

DECISION

Respondent.

HEARING: September 7, 2017

APPEARANCES: Liane Kido, Attorney for the Department of Insurance;
Aqueelah Currie, witness

ADMINISTRATIVE LAW JUDGE: Dorinda M. Lang

In a hearing set to consider Respondent's failure to submit a legible set of fingerprints with the application for an insurance producer's license, Respondent failed to appear. Based on the evidence offered by the Arizona Department of Insurance, the Administrative Law Judge finds that it is appropriate to revoke Respondent's license.

FINDINGS OF FACT

1. Respondent submitted an application for a license as an insurance producer to the Arizona Department of Insurance ("Department"). The application requires all applicants to submit fingerprints with the application, which are ultimately forwarded to the Federal Bureau of Investigation ("FBI") for a criminal background check. However, because of the time the process takes, the Department issues the licenses to applicants who are otherwise qualified.

1 2. This matter is a disciplinary proceeding wherein the Department must prove
2 by a preponderance of the evidence that Respondent violated the State's Insurance
3 Laws.⁵

4 3. A.R.S. § 20-295(A)(1) and (2) provide as follows:

5 A. The director may deny, suspend for not more than twelve
6 months, revoke or refuse to renew an insurance producer's license
7 or may impose a civil penalty in accordance with subsection F of
8 this section or any combination of actions for any one or more of
9 the following causes:

- 10 1. Providing incorrect, misleading, incomplete or materially untrue
11 information in the license application.
12 2. Violating any provision of this title or any rule, subpoena or order
13 of the director.

14 4. A.R.S. § 20-285(E)(2) provides as follows:

15 E. Before the director grants a license, the director may require the
16 applicant to:

17 * * *

18 2. Submit a full set of fingerprints to the department. The department
19 of insurance shall submit the fingerprints to the department of public
20 safety for the purpose of obtaining a state and federal criminal
21 records check pursuant to section 41-1750 and Public Law 92-544.
22 The department of public safety may exchange this fingerprint data
23 with the federal bureau of investigation.

24 5. A.R.S. § 20-286(C)(1) provides as follows:

25 C. A licensee shall inform the director in writing within thirty days of
26 any change in the licensee's:

- 27 1. Residential or business address.

28 6. During the application process, the Director of the Department required
29 Respondent to submit a full set of fingerprints. Failure to do so was a violation of A.R.S.
30 § 20-285(E)(2), which authorizes the Department to revoke Respondent's license
pursuant to A.R.S. § 20-295(A)(2).

 7. Respondent's conduct, as set forth above, constitutes a violation of A.R.S.
§ 20-295(A)(1) by having failed to provide complete information in the license application.

⁵ See A.A.C. R2-19-119.

