

STATE OF ARIZONA
Department of Insurance and Financial Institutions
FILED February 14, 2024 by AS

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STATE OF ARIZONA

DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

In the Matter of:

**GO MAPS, INC. dba GO MOBILE
INSURANCE AGENCY**

(National Producer No. 17943193)

Respondent

**No. 23A-081-INS
DEFAULT ORDER**

On January 5, 2024, the Arizona Department of Insurance and Financial Institutions (“Department”) issued a Notice of Hearing and Complaint (“Notice”) in the above-captioned matter, a copy of which is attached as **Exhibit A** and incorporated by this reference. The Notice required Go Maps, Inc. dba Go Mobile Insurance Agency (“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 January 30, 2024, 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. §§ 20-157(A), 20-287(A)(1), and 20-295(A)(2).

ORDER

IT IS ORDERED:

1. The Arizona insurance producer license, National Producer No. 17943193, held by Respondent Go Maps, Inc. dba Go Mobile Insurance Agency is revoked effective upon the issuance of this Order.

2. The hearing set for **February 15, 2024 at 1:00 p.m.** shall be vacated.

DATED this 14th day of February, 2024.

Barbara D. Richardson

Barbara D. Richardson
Cabinet Executive Officer
Executive Deputy Director
Arizona Department of Insurance
and Financial Institutions

1 **COPY** of the foregoing electronically filed this
14th day of February, 2024 to:

2 Kay Abramsohn, Administrative Law Judge
3 <https://portal.azoah.com/submission>
Office of Administrative Hearings

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

5 Deian Ousunov, Chief Financial Deputy Director
6 Alena Caravetta, Regulatory Legal Affairs Officer
7 Ana Starcevic, Paralegal Project Specialist
8 Steven Fromholtz, Division Manager, Licensing
Aqueelah Currie, Licensing Supervisor
9 Linda Lutz, Legal Assistant
Wendy Greenwood, Supervisor
Arizona Department of Insurance and Financial Institutions

10 Raya Gardner, Assistant Attorney General
Raya.gardner@azag.gov
11 AdminLaw@azag.gov
Attorney for the Arizona Department of Insurance and Financial Institutions

12 **COPY** mailed by U.S. First Class and Certified Mail,
13 Return Receipt requested, same date to:

14 Go Maps, Inc.
15 dba Go Mobile Insurance Agency
4470 West Sunset Boulevard, Suite 107
16 Los Angeles, California 90027 9489 0090 0027 6486 6591 65

17 **COPY** emailed the same date to:

18 Go Maps, Inc.
19 dba Go Mobile Insurance Agency
patricia@gosafeinsurance.com
Respondent

20 *Ana Starcevic*

21

118606

22

23

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Exhibit A

1 **STATE OF ARIZONA**
2 **DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS**

3 **In the Matter of:**

Docket No. 23A-081-INS

4 **GO MAPS, INC. dba GO MOBILE**
5 **INSURANCE AGENCY**

NOTICE OF HEARING AND
6 **COMPLAINT**

(National Producer No. 17943193)

(ALJ Kay Abramsohn)

7 **Respondent**

8 **DIRECTED TO:**

9
10 Go Maps, Inc.
11 dba Go Mobile Insurance Agency
12 4470 West Sunset Boulevard, Suite 107
13 Los Angeles, California 90027
14 Respondent

15 **YOU ARE HEREBY NOTIFIED** that under Arizona Revised Statutes ("A.R.S.") §§ 20-
16 161 and 41-1092.01, the above-captioned matter will be conducted through the Office of
17 Administrative Hearings, an independent agency.

18 **Date of Hearing:**
19 **February 15, 2024 at 1:00 p.m.**

20 **Location:**
21 **Office of Administrative Hearings**
22 **1740 W. Adams St.**
Lower Level
Phoenix, AZ 85007

1 Information regarding procedures, practice pointers, or the online filing of motions is
2 available through the Office of Administrative Hearings' website at www.azoah.com, or by
3 calling their offices at (602) 542-9826.

4 The Office of Administrative Hearings has designated ALJ Kay Abramsohn at the address
5 and phone number listed above, as the Administrative Law Judge for these proceedings.

6 Under the Americans with Disabilities Act (ADA), the Office of Administrative Hearings
7 endeavors to ensure the accessibility of its hearings to all persons with disabilities. Persons with
8 disabilities may request reasonable accommodations such as interpreters, alternative formats, or
9 assistance with physical accessibility. Requests for accommodations should be made as far in
10 advance of the Hearing as possible to allow time to arrange the accommodations. If you require
11 accommodations, please contact the Office of Administrative Hearings by calling their offices at
12 (602) 542-9826.

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

18 You may appear on the date and at the time and place specified in this Notice of Hearing
19 ("Notice") with or without the assistance of counsel. An insurance company may be represented
20 by a corporate officer pursuant to A.R.S. § 20-161(B). Additionally, you have the right to present
21 evidence in response to the allegations in this Notice, to have a reasonable opportunity to inspect
22 all documentary evidence, to examine witnesses, to present evidence in support of your interests,

1 and to have subpoenas issued by the Administrative Law Judge to compel the attendance of
2 witnesses and the production of evidence. If you fail to appear at the administrative hearing (the
3 "Hearing"), the Administrative Law Judge can proceed with the Hearing and issue a
4 Recommended Decision. The Director of the Arizona Department of Insurance and Financial
5 Institutions (the "Director") can then consider the Recommended Decision and make a final
6 determination on this matter.

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

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

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

1 Please note that in requesting an ISC, Respondent waives any right to object to the
2 participation of the Department's representative in the final administrative decision of this matter.
3 Any statements, either written or oral, made by the Department, Respondent, or their
4 representatives at an ISC, including a written document created or expressed solely for the
5 purpose of settlement negotiations, are inadmissible in any subsequent administrative hearing.
6 See A.R.S. § 41-1092.06.

7 Questions concerning issues raised in this Notice of Hearing should be directed to
8 Assistant Attorney General Raya Gardner, 2005 N. Central Ave., Phoenix, Arizona 85004,
9 telephone number (602) 542-8956 or by e-mail at Raya.Gardner@azag.gov.

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

13 PARTIES & JURISDICTION

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

17 2. Go Maps, Inc. dba Go Mobile Insurance Agency ("Go Maps" or "Respondent") is
18 a California entity licensed in Arizona as a non-resident insurance producer, National Producer
19 Number 17943193.

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

FACTS

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2 4. Go Maps was at all material times licensed in Arizona as a non-resident insurance
3 producer, National Producer Number 17943193, with a line of authority in casualty insurance.
4 The Department licensed Go Maps on May 20, 2016, and its license is scheduled to expire on
5 May 31, 2024. Go Maps' state of domicile is California.

6 5. Go Maps has the following addresses on record with the Department: 4470 West
7 Sunset Boulevard, Suite 107, Los Angeles, California 90027 (business and mailing) and
8 patricia@gosafeinsurance.com (e-mail).

9 6. The Department learned of a press release from the California Department of
10 Insurance issued on October 2, 2023, which provided that Go Maps had voluntarily surrendered
11 its domiciled insurance producer entity license to the California Department of Insurance as part
12 of a settlement agreement resulting from an investigation into consumer complaints about
13 mishandled claims.

14 7. The Department reviewed the National Association of Insurance Commissioners
15 (NAIC) producer database report for Go Maps. The NAIC report showed Go Maps's resident
16 insurance producer license in California was issued by the California Department of Insurance
17 on May 16, 2016, and the current status of the license is "inactive – voluntary surrender" as of
18 September 28, 2023.

19 8. On October 13, 2023, the Department sent an email to Go Maps informing it that
20 the Department had learned that Go Maps no longer held a resident license in its home state and
21 offered it the opportunity to surrender its Arizona nonresident producer license by consent order.

1 The Department requested a response on the matter by the end of the day on October 20, 2023.

2 Go Maps did not respond to the email.

3 9. The Department has not received any correspondence or surrender requests from
4 Go Maps.

5 **CONCLUSIONS OF LAW**

6 10. The Director has jurisdiction over this matter.

7 11. Respondent's conduct, as described above, constitutes failing to respond to a
8 Department request in an investigative matter, within the meaning of A.R.S. § 20-157(A).

9 12. Respondent's conduct, as described above, constitutes failing to maintain a license
10 in good standing in the person's home state, within the meaning of A.R.S. § 20-287(A)(1).

11 13. Respondent's conduct, as described above, constitutes violating any provision of
12 Title 20 or any rule, subpoena or order of the Director, within the meaning of A.R.S. § 20-
13 295(A)(2).

14 14. Grounds exist for the Director to suspend, revoke, or refuse to renew Respondent's
15 insurance license, pursuant to A.R.S. §§ 20-157(A), 20-287(A)(1) and 20-295(A)(2).

16 THEREFORE, on the basis of the foregoing, the Department requests:

17 1. Respondent Go Maps' Arizona non-resident insurance producer license, National
18 Producer Number 17943193, be revoked under those statutes and rules cited, and any other
19 applicable statutes or rules; and

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2. Any further relief that the tribunal deems appropriate.

DATED this 4th day of January, 2024.

Deian Ousounov

Deian Ousounov, Assistant Director
Arizona Department of Insurance and
Financial Institutions

1 **ORIGINAL** of the foregoing filed electronically
this 5th day of January, 2024, to:

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

5 **COPY** of the foregoing delivered the
same date to:

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

10 **COPY** mailed the same date by
Regular Mail and Certified Mail, Return Receipt Requested, to:

11 Go Maps, Inc.
12 dba Go Mobile Insurance Agency
4470 West Sunset Boulevard, Suite 107
13 Los Angeles, California 90027
Respondent 9489 0090 0027 6486 6593 25

14 **COPY** sent via electronic mail
15 this same date to:

16 Go Maps, Inc.
patricia@gosafeinsurance.com
17 *Respondent*

18 Raya Gardner, Assistant Attorney General
Raya.Gardner@azag.gov
19 AdminLaw@azag.gov
Attorney for the Department

20
21 Ana Starcevic
11738340

22

Exhibit B

1 Kristin K. Mayes
Attorney General
2 Firm Bar No. 14000

3 Raya Gardner
State Bar No. 036737
4 Assistant Attorney General
Public Law Section
5 2005 N. Central Ave.
Phoenix, Arizona 85004
6 Telephone: (602) 542-8956
7 Facsimile: (602) 542-4385
E-mail: Raya.Gardner@azag.gov
8 Attorney for the Arizona Department of Insurance
and Financial Institutions
9

10 STATE OF ARIZONA

11 DEPARTMENT OF INSURANCE AND FINANCIAL INSTITUTIONS

12 In the Matter of:

No. 23A-081-INS

13 **GO MAPS, INC. dba GO MOBILE**
14 **INSURANCE AGENCY**
(National Producer No. 17943193)

MOTION FOR DEFAULT

15
16 Respondent

17 The Arizona Department of Insurance and Financial Institutions (the "Department"),
18 by and through undersigned counsel, hereby requests that the Findings of Fact and
19 Conclusions of Law set forth in the Notice of Hearing and incorporated herein by reference
20 be entered in this matter, deeming Go Maps, Inc. dba Go Mobile Insurance Agency ("Go
21 Maps") in default, deeming the allegations set forth in the Notice as true, and ordering that
22 Respondent's insurance license be revoked.
23

24 On January 5, 2024, a Notice of Hearing and Complaint ("Notice") was filed in this
25 matter and served upon Go Maps at their address of record via regular mail and certified mail
26

1 pursuant to A.R.S. § 41-1092.04. The Notice was also sent to Go Maps via their e-mail
2 address of record.

3 Go Maps had twenty (20) days from the date of issuance of the Notice to file a written
4 answer to the allegations contained therein pursuant to Arizona Administrative Code
5 (“A.A.C”) R20-6-106. As of the date of this Motion, Go Maps has not filed an answer nor
6 have they appeared through counsel. Rule 20-6-106(D) of the Arizona Administrative Code
7 provides that if an answer is not timely filed, the Respondent shall be deemed in default and
8 the Director may deem the allegations set forth in the Notice of Hearing as true and take
9 whatever action is appropriate including revoking the license.
10

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

12
13 1. Go Maps was at all material times licensed in Arizona as a non-resident
14 insurance producer, National Producer Number 17943193, with a line of authority in
15 casualty insurance. The Department licensed Go Maps on May 20, 2016 and its license is
16 scheduled to expire on May 31, 2024. Go Maps’s state of domicile is California.

17 2. Go Maps has the following addresses on record with the Department: 4470
18 West Sunset Boulevard, Suite 107, Los Angeles, California 90027 (business and mailing)
19 and patricia@gosafeinsurance.com (e-mail).
20

21 3. The Department learned of a press release from the California Department of
22 Insurance issued on October 2, 2023 which provided that Go Maps had voluntarily
23 surrendered its domiciled insurance producer entity license to the California Department of
24 Insurance as part of a settlement agreement resulting from an investigation into consumer
25 complaints about mishandled claims.
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4. The Department reviewed the National Association of Insurance Commissioners (NAIC) producer database report for Go Maps. The NAIC report showed Go Maps’s resident insurance producer license in California was issued by the California Department of Insurance on May 16, 2016 and the current status of the license is “inactive – voluntary surrender” as of September 28, 2023.

5. On October 13, 2023, the Department sent an email to Go Maps informing it that the Department had learned that Go Maps no longer held a resident license in its home state and offering it the opportunity to surrender its Arizona nonresident producer license by consent order. The Department requested a response on the matter by the end of the day on October 20, 2023. Go Maps did not respond to the email.

6. The Department has not received any correspondence or surrender requests from Go Maps.

CONCLUSIONS OF LAW

- 7. The Director has jurisdiction over this matter.
- 8. Respondent’s conduct, as described above, constitutes failing to respond to a Department request in an investigative matter, within the meaning of A.R.S. § 20-157(A).
- 9. Respondent’s conduct, as described above, constitutes failing to maintain a license in good standing in the person’s home state, within the meaning of A.R.S. § 20-287(A)(1).
- 10. Respondent’s conduct, as described above, constitutes violating any provision of Title 20 or any rule, subpoena or order of the Director, within the meaning of A.R.S. § 20-295(A)(2).

1 11. Grounds exist for the Director to suspend, revoke, or refuse to renew
2 Respondent's insurance license, pursuant to A.R.S. §§ 20-157(A), 20-287(A)(1) and 20-
3 295(A)(2).

4 Based upon the foregoing, the Department respectfully requests that the allegations set
5 forth in the January 5, 2024 Notice of Hearing and Complaint be deemed admitted and that
6 Respondent's insurance license be revoked.
7

8 RESPECTFULLY SUBMITTED this 30th day of January, 2024.

9 By /s/ Raya Gardner
10 Raya Gardner, Assistant Attorney General
11 Attorney for the Arizona Department of Insurance
12 and Financial Institutions

13 **COPY** of the foregoing electronically filed this
14 30th day of January, 2024 with:

15 Barbara D. Richardson
16 Cabinet Executive Officer
17 Executive Deputy Director
18 Arizona Department of Insurance and Financial Institutions
19 Attn: Ana Starcevic, Paralegal
100 North 15th Avenue, Suite 261
Phoenix, Arizona 85007
Ana.Starcevic@difi.az.gov

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

21 Go Maps, Inc. dba Go Mobile Insurance Agency
22 4470 West Sunset Boulevard, Suite 107
23 Los Angeles, CA 90027
24 Email: patricia@gosafeinsurance.com
25 *Respondent*

26 /s/ S. Hack
11855665